Previous references.

Banking 100 of 96

Sls. 5-7

Later references.

1901-2

(Banking)

File No 18 of 1896.

Serial Nos. 8, 10, 12, 13 & 16

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 8, 10, 12, 13 & 16.

Part B. for Correspondence Files 1896

SUBJECT.

Report on the Inspection of the Agricultural Bank at Saklespur.

Table of Contents

Sl. No. 8 No. 617/S of 14/16th June 1902, from the Deputy Commissioner of the Hassan Dn

As called for en Govt Progs No. 2558-66 of 10 Dec Submits a report on the Inspection of the Agricul Bank at Saklespur together with the forms I which accompanied the order referred to

G. R. S. 58

Sl. No. 10 No. R 72/Bks 100-96 of 3/7/02. To the Inspector of Co-op Banks.

Forwards the Annual Statistical Forms I & IV relating

the Agricultural Bank at Sakleshpur for 1900-01 received with Serial No. 1

2. No. 12 No. R. 306 of 14/7/02. To the Inspector of Agricultural Banks in allpore

Requests that the report of the Inspection of Agricultural Bank at Sakleshpur made by the Deputy Commissioner of Hassan Sent with the Office No. 72 of 3/7/02 may be returned early with his suggestions, if any.

[illegible]. No. 13 No. 19 of 17th July 1902. From the same Officer

Returns as called for in the above, the Inspection Report on the Sakleshpur Agricultural Bank

C. No. 15 No. R. 1239-40 of 20/9/02.

To the Deputy Commissioner of Hassan
The Inspector of Agricultural Banks.

Records the Report of Inspection of the Agricultural Bank with Observations.

Sl No 35

Vide Govt Prop No 4218-21/B 33-04-11 6-1-05

Shikmagalur Agricultu

Owner.	Estate.	Acreage under Coffee		valuation		Present debt to april 26.04	Average crop pa ch 6 years.	Value of average crop.				Allot-ments	Receipts from crop	Probab crop
		Former acres	Present acres	Previous	Present.			at Rs 7/8.			at Rs 10/-	1903-04	1903-04	1904-
				* N.B. Rs.	Rs.	Rs.	maunds					Rs	Rs	maun
C. Basavi fowda	Karkanahalli	150	100	70,000	20,000	33859	59.3.	4,447	8	0	5930	4,000	2,950	
	Attigiri	40	26	2,666	2,000									350.
B. Gundappa	Dhupadkal	100	60	36,500	9,000	12,471	274	2,055	0	0	2,740	2,400	2,400	350
" G. Sheikalli saib	Gadabankalla	45	44	3,500 / 27,000	3,500 / 16,000	31,391.	1332	9,990	0	0	13,320.	1,000	1,000	1,500
	Hittigekal	116	116	58,000	30,000									
	Hoparikan	50	20	10,000										
H Chandre fowda		85	85	45,000 / 10,000	25,000 / 10,000	12,914	673	5,047	8	0	6,730		1,000	750
Abdul Khader Saib	Dod Tota	41	60	18,500	5,000	16,305	151	1,132	8	0	1,510	1,400	1,053	150
	Mullu Tota	26												
" Jagannatha Rao	Kundamandla	38	30	8,200 / 600	2,000 / 600	10,724	79	592	8	0	790	600	545	70
" K. Sivappa Setty.	Arasinguppe	20	20	5,000 / 1,000	1,600 / 900	3,905	32	240	0	0	320	600	221	30
" Viranna fowda	Kotankal	39	30	11,500	2,500	7,791	111	832	8	0	1,110	600	457	100
" Hemmabasappa Setty and	Bisagrimatt	42	12	8,500 / 12,000	8,500 / 600									
" T. Hemmabasappa Setty	Yemmekan	39	37	25,000	12,000	32,900	780	5,850	0	0	7,800	6,000	6,000	650
	Gaurikan	97	80	30,000	20,000									
	Arsinguppe	46½	28	23,000	5,600									
	other property	(70)	..	not mentioned	2,500									
B. Ranganna.	Dewankan	22	22	5,000	3,300	3,688	40	300	0	0	400	550	350	80
M. Ganeed Rao.	Watte Kan	43	9	10,000	3,000	9,696	46	345	0	0	460	600	271	50

C Bank.

Probable value of Crop 1901-05	Expenditure Sanctioned 1904-05	Annuity payable yearly with 3% Interest to clear the Debt. in 25 years			in 30 years				Remarks.
abt 8/8	Rs.								
2975	3500	1944	8	4	1727	7	9	class B to C.	Has been very much neglected. naturally a good estate. Bank has lately assumed the manage- ment. If properly worked and given time and money, should become a paying
								D	Estate - Debt probably covered by collateral security. - The existing coffee is worth little; but the property is saleable as jungle.
2,975	3,000	716	0	1	636	4	3	C	Capable of improvement: but has been starved. Owner has not worked at all satisfactorily.
2,750	8,500	1,802	12	6	1,601	9	1	A	Good Estate in good well worked. Gadabankalla would sell readily - Pouts
								A	owner could and probably would pay up if pressed in full. Security
								D	A hopeless wreck.
6,375	-	741	10	4	658	13	11	A	A good Estate well worked. Debt small. Owner states he will pay up at once if
1,275	1250	936	9	6	831	14	1	D	friend from other liability. — Estate coffee, has been much neglected.
								C	Young Coorg coffee; has been neglected, but is now improving. } affords very poor security.
595	600	615	14	0	547	2	2	D	A very poor Estate. Affords very poor security. Owner has worked most
									unsatisfactorily - Advise Sale if possible. —
255	300	224	4	2	119	3	8	C.	A poor Estate with poor prospects. Owner would probably pay up if pressed,
									or sale threatened. —
850	1,050	1,146	6	11	397	7	11	C	Poor, but might be improved by better work. Saleable at a price to neighbours. Debt probably
									Covered by security.
								D	A hopeless [illegible] excepting some 6 acres. —
5,525	6,000	1,889	7	1	1678	8	11	A	A good Es [illegible] well worked.
								B	Has been [illegible] neglected and is patchy, but contains some fair coffee } affords Sufficient Security
								B	Mixed [illegible] Coorgs. Very good land, capable of improvement. }
									Jungle
680	700	211	12	8	118	2	7	C	Natives [illegible] poor; but might be improved by better work.
425	400	556	13	5	494	11	0	[illegible]	The rest practically abandoned. [illegible]

4 Hanumantha Rao	Giri Deggan.	17	14	6,000	2,000	3,528	57	427	8 0	570	-	-	70
I. Shanna Rao	Adikal.	72	25	35,000 7,000	6,000 7,000	38120	165	1237	8 0	1,650	1,600	712	180
C. Vasudeva Rao	Kankandoddi	96	89	50,000	15000	44,730	539	4,042	8 0	5,390	5,500	5,111	650
	Bettadkan	57	40	25,000	6,500								
	Hirekanmat jungle.	70	-		2,800								
D. Raghavendrappa.	Judalkan	80	80	30,000	8,000	38,216	267	2,002	8 0	2,670	3,000	1166	320
C. Srinivasa Rao.	Hirekanmat	100	90	40,000	15,000	40,071	326	2445	0 0	3,260	4,500	2,704	975
	Malgar	80	50	25,000	9,000								
	Bakkekan (jungle).	50	-	10000 5,000	1,500 5,000								
" Subj. Raja Rao.	Hosmattillolevu	14	Practically abandoned.	4000	nil.	5,708	21	157	8 0	210	-	-	20
" B. Sitharamayya	Marigedikal.	8	11	2,500	1100	2,769	17	127	8 0	170	250	252	15
" Sivaji Ramachandra Rao	Chegutakan	14	10	5,000 100	800 100	2,471	11	82	8 0	110	240	80	55
B. Rangaiah.	Mogal Tota	48	30	not valued new member	3,000	2,430	106	795	0 0	1,060	700	540	90
	Assignee												
		1815½	1218	6.29.866 37,700 6,67,566	2,30,800 37,700 2,68,500	3,5[illegible]27	5,620	42,150	0 0	56,200	33,540	26,812	6,45

x. valuation of House Property, Inferior dry land & Stench in red ink.—

									Affected by
595		202	9	6	179	15	11	C	Fair, and Satisfactory 16 mile acres all proportion
1530	1150	2189	3	8	1944	14	1	B+D	
5525	6500	2568	13	6	2282	1	11	B+C	Parts are for regular is allowed thin strea
2720	3000	2194	11	11	1949	12	5	C	Ca Vati as but the debr is however g
8287-8	7500	2301	4	5	2044	6	9	B	Three places 1903, and th now do no properties. Jungle.
								B	
170	80	327	12	10	291	3	6	D	Hopeless as it is wo
127-8	200	159	-	4	141	4	4	C	A poor piec
467-8	230	141	9	8	126	1	0	C	Owner h land but fair ba
765	660	141	13	7	126	0	3	D	sale, as th
54,367-8	44,620	20,313	2	3	17897	1	6		

loss. —

e improved by better work. So far owner has not won
ably saleable. —
y fair. The rest is very bad. The debt is enormous and on
roperty. —

ir; but it is patchy; and at rather too high an elevation
ng. The debt is too heavy for the Estate. But if manure
etter parts, crops should improve and the security be

been much neglected. Better work is now being done;
t of all proportion to the coffee. The collateral security

been neglected; but owner has worked very well since April
much improved. If allowed manure, I think they will
tter, and better security will be then afforded by the

lly abandoned. Pick the crop and cut down weeds as long
ing; or Sue the owner. —

nd, but may be improved. Debt appears safe —

District and Bank has just assumed management. Fair
—

very bad order. and owner won't work. I advise
small and cost be recovered. —

14 " 1904 } (Sd) H. Pilkington
Inspector of Coffee Estates.

Madras
Commissioner.

Agricultural Bank.

13	14	15	16			17				
Probable crop 1904-05 Pounds	Probable Value of crop 1904-05 at As 8/8	Expenditure Sanctioned 1904-1905 A	Annuity payable yearly with 3% interest to clear the debt in 25 years			in 30 years			class	Remarks.
350	2,975	3.500	1944	8	4	1727	7	9	B	Has been very much neglected. Naturally a good Estate. Bank has lately assumed the management. If properly worked & given time & money, should become a paying estate. Debt probably covered by collateral security
									Toc	
									D	
350	2,975	3,000	716	-	1	636	4	3	C	The existing coffee is worth little; but the property is saleable as jungle. Capable of improvement, but has been starved. Owner has not worked at all satisfactorily.
									A	
700	12,750	8,500	1802	12	6	1601	9	1	A	Good estates & well worked. Gadibanhalla would sell readily: but Owner could & probably would & would pay up in full if pressed - Security good
									B	
									D	A hopeless estate.
750	6,375		741	10	4	658	13	11	A	A good estate & well worked. Debt small. Owner states he will pay up at once if freed from further liability.
350	1,275	1,250	936	9	6	831	14	1	D	'Nati' coffee has been much neglected
									C	Young Coorg Coffee; has been neglected, but is now improving } affords very poor Security
	795	600	615	14	-	547	2	2	D	A very poor old 'Nati' estate. Offers very poor security. Owner has worked most unsatisfactorily. Advise sale if possible.
	55	300	224	4	2	119	3	8	C	A poor estate & poor prospects. Owner would probably pay up if pressed, or sale threatened
	850	1050	446	6	11	397	7	11	C	Poor, but might be improved by better work. Saleable at a price to neighbours. Debt probably covered by collateral security
									D	A hopeless estate excepting some 6 acres
	1525	6,000	1,889	7	1	1,678	8	11	A	A good estate & well worked.
									B	Has been somewhat neglected, & is patchy, but contains some fair coffee } affords sufficient Security.

80	680	700	211	12	8	115	2	7	C	Naturally rather poor but might be improved by better work.
50	425	400	556	13	5	194	11	-	C+D	About 7 acres bytton house is fair. The rest practically abandoned. A sale might be effected, but at a loss.
70	595	-	202	9	6	179	15	11	C	Fair: & could be improved by better work. Soter Owner has not worked satisfactorily. Probably saleable
180	1530	1150	2189	3	8	1944	14	1	B+D	About Acres 20. is very fair. Interest is very bad. The debt is enormous & out of all proportion to the property.
650	5,525	6,500	2,568	13	6	2282	1	11	B & C	Parts are very fair, but it is patchy; & at rather too high an elevat'n for regular cropping. The debt is too heavy for the Estate; but if Manure is allowed for the better part crops should improve, & the security be thus strengthened.
120	2,720	3,000	2,194	11	11	1949	12	5	C	Jungle Old 'Nati' & has been much neglected of. Better work is now being done; & the debt is out of all proportion to the value. The Collateral security is however good.
175	8,287-8	7,500	2,301	4	5	2044	6	9	B & C	These places had been neglected but owners has worked very well since April 1903, and they have much improved. If allowed manure I think they will now do much better, and better security will be then afforded by the properties
										Jungle
20	170	80	327	12	10	291	3	6	D	Hopeless, and practically abandoned. Pick the crop and cut down the weeds as long as it is worth doing; or sue the owners.
15	127-8	200	159	-	4	141	4	4	C	A poor piece of land, but may be improved. Debt appears safe.
	467-8	230	141	9	8	126	1	-	C	Owners has left the district, and Bank has just assumed management. Fair land but neglected.
	765	660	141	13	7	126	-	3	D	Fair land; but in very bad order, and Owners wont work. I advise sale, as the debt is small and could be recovered.
	54,867-8	44,620	20,313	2	3	17,897	1	6		

Oct 14th 1904 H Pittington Secretary Coffee Estates

Chikmagalur c

	3	4	5	6	7.a.	8	9	10			10a	11	12
	Estate	Acreage under coffee		Valuation		Present Debt to April 26/1-04	Average crop past 6 years	Value of Average crop				Allotments 1903-04	Receipts from crop 1903-04
		Former	Present	Previous	Present			at Rs 7-8-0			at Rs 10		
		Acres	Acres	N.B. Rs	Rs	Rs	Maunds					Rs	Rs
owda	Kanakanahalli	150	100	70,000	20,000	33,859	593	4447	8	-	5930	4,000	2950
	Attigiri	40	26	2,666	2,000								
dappa	Dhoop-adakool	100	60	36,500 3,500	9,000 3,500	12,471	274	2055	-	-	2740	2,400	2,400
alli Saib	Gadabanahalli	45	44	27,000	16,000	31,391	1332	9990	-	-	13,320	1,000	1,000
	Hattigekal	116	116	58,000	30,000								
	Kopanikan	50	20	10,000	?								
dre Gowda		85	85	45,000 10,000	25,000 10,000	12,914	673	5047	8	-	6,		
Khadar Saib	Dod Iota	41	60	18,500	5,000	16,305	151	1132	8	-	1,51		
	Mullu Iota	26											
altia Rao	Tundamundlan	38	30	8,200 600	2,000 600	10,724	79	592	8	-	790	600	
pa Selty	Kusinaguppe	20	20	5,000 1,000	1,600 1,000	3,905	32	240	-	-	320	600	
Gowda	Kottankool	39	30	11,500 8,500	2,500 8,500	7,791	111	832	8	-	1110	600	
abas-appa Selty	Bisagin mat	42	12	12,000	600								
abas-appa Selty	Yemmekan	39	37	25,000	12,000	32,900	780	5850	-	-	7,800	6,000	
	Gamikan	97	80	30,000	20,000								

	Other property	(70)	-	not mentioned	2,500								
[redacted]rganna	Dewankan	22	22	5,000	3,300	3,68	40	300	-	-	400	550	350
[redacted] Rao	Walke Kan	43	9	10,000 2,000	3,000 2,000	9,69	46	345	-	-	460	600	271
[redacted]manthu Rao	Gini Teggan	17	14	6,000	2,000	3,52	57	427	8	-	570	-	-
[redacted]ppa Rao	Adikal	72	25	35,000 7,000	6,000 7,000	38,12	165	1237	8	-	1650	1600	712
[redacted]ndiva Rao	Kankan Doddi	96	89	50,000	15,000	44,78	539	4,042	8	-	5390	5c	
	Bettadkan	57	40	25,000	6,500								
	Hinekan Mat Jungle	70	-		2,800								
[redacted]apendrappa	Gudalkan	80	80	30,000	8,000	38,21	267	2,002	8	-	2,67		
[redacted]ni Vasu Rao	Hinekan Mat	100	90	40,000	15,000	40,07	326	2,445	-	-	3,260		
	Malgan	80	50	25,000	9,000								
	Bakke Vizag jungle	50	-	10,000 5,000	1,500 3,000								
Raja Rao	Hosmathilldeve	14	Practically abandoned	4,000	nil	5,70	21	157	8	-	210		
ithanamayya	Mavigudikul	8	11	2,500	100	2,76	17	127	8	-	170	250	252
Ramachendra Rao	Chegute Kan	14	10	5,000 100	800 100	2,47	11	82	8	-	110	240	80
Ranga Rao	Megal Zota Avoingupe	48	30	not valued New member	1,000	2,47	106	795	-	-	1060	700	540
		1815½	1218	6,29,866 37,700	2,38,800 1,700	3,53,727	5620	42,150	-	-	56,200	33,540	26,812
				6,67,566	2,40,500								

x Valuation of House property Wet & Dry land shown in 9

7 Mudlu

1903.04

Amount advanced for working Expenses
on the security of the Crop of 1903 – Rs 31,660

Recoveries by sale of crop – Rs 25,099

Payments made towards original
Loan ——— Rs. 2,165

Total recoveries ——— Rs. 27,264

Balance. 4,396

Balance of loan of towards working
Expenses 31,660
25,099 Rs. 6,561 ×

× Vide accompanying Statement

1904-05

Loan on account of working Expenses
on the security of the crop of 1904
during April, May & June 05 ——— 10,896

Statement showing the amounts advanced for working expenses of the Coffee Estates mortgaged to the Chikmagalur Agricultural Bank on the security of the Crop of 1903 and the balances outstanding at the end of June 1904.

No.	Name of member.	amount of advances made during 1903-04.	amount repaid towards the advance of 1903-1904.	Balance due.
1	Mr. B. Gundappa.	2,400	2,400	—.
2	C. Basave Gowda	3,700	2,800	900.
3	" G. Sheikali Saheb.	1,000	1,000	—
4	" P. Jagannatha Rao	590	545	45.
5	" G. Abdul Khader Sab.	1,400	1,053	347.
6	" T. Chennabasappa Setty.	6,000	6,000	—.
7	" Sivappa Setty.	290	221	69
8	" D. Viranna Gowda	600	457	143
9	" M. Ganesha Rao	600	271	329.
10	" C. Vasudeva Rao	5,000	4,550	450
11	" A. Shama Rao	1,580	712	868.
12	" B. Ranganna.	520	350	170
13	" T. Raghavendrappa.	2,900	1,166	1,734.
14	" C. Srinivasa Rao	3,950	2,704	1,246
15	" Sivaji Rama Chendra.	80	80	—.
16	" B. Sitharamaiya	250	250	—.
17	" B. Ranga Rao	800	540	260.
	Total.	31,660	25099	6,561

2	3	4	5	6	7	7a	7b	8			9	10		10a	11
Owner	Estate	Acreage under coffee		Valuations — C				Total amount of Debt up to March 31st 1904			Average crop on past 7 years	Value of Average crop at Rs 7-8-0 per maund		at Rs 10 per maund	Allowed for up keep 1903-04
		Former	Present	First	Second	Present of coffee lands & Cardamoms	House with Dwg Property at rate of 2nd Kal's								
				Rs	Rs	Rs	Rs	Rs			Maunds	Rs	a	p	Rs
								X N.B							
Devan Brothers	Udevar †	392	100	2,42,214	1,55,946	31,500	23,798-6	86,112	12	7	700	5250	-	-	7000	600
Appaji Gowda	Nugalalli 24 Hokalhalli 12 Nowalhalli 10 Tippapura 10/56	118	56	1,45,467	12,954-14	7,500	3,615-8	25,518 1,652	4 -	- 9	191	1432	8	-	1910	2000
Lala Saib	Henly Halsulige Kakanmane	74 jungle 24	74 - 3	51,439	34,053	17,000	12,367-4	49,549 2,525	4 15	7 3	246	1845	-	-	2460	3,400
Usman Saib	Golgonde Kakanmane Oelgode	158	130 4	98,868	94,149-10	36,000	9,942	68,706 3,606	14 9	5 1	629	4717	8	-	6290	5,644-97
Lal Rahman Saib	Narve	57·18	52·33	92,090	60,750-12	14,000	7,107	50,228 2,145	14 5	- 5	386	2895	-	-	3860	3,600
	Hegadi	232·2	20												
	Nekkanhalli	26·28	Candy 1½ Candy 1½												
6 N. Subbayya	Malalli † Hadige	79 230	coffee 70 Candy 7 coffee 19 Candy 5	1,17,866	65,864-6	15,000 2,000	14,877	81,453 1,926	4 12	11 4	449	3367	8	-	4490	3,300
Manjayya	Bekene Nagan	19	11¼	17,888	7,234-4	1,850	1,850	9,416 426	15 5	10 7	47	352	8	-	470	520
Basave Gowda	Kinehalli †	120	10 Candy 6	58,168	51,231-12	3,000	1,980	26,595 19	2 9	- 1	76	570	-	-	760	20
Sankaniah	Sundikere X	197·18	68·22 Candy 3	1,04,299	59,759-4-8	15,000	10,886	86,830 2,342	4 2	8 6	462	3465	-	-	4620	3060
Kalabba	Mat Sagar	35·20	25·2 Candy 10	37,165	12,435-4-0	7,250	312	16,318 410	7 3	2 2	112	840	-	-	1120	1200
		1763·6	Coffee 637·27 Candy 32	8,65,464	5,52,279-2-8	1,50,100	94,735-2-0	5,00,730 15,054 5,15,785	4 15 3	3 2 5	3298	24,735	-	-	32,980	23,284-97

X Deficit on 1903-2 c/f shewn in Red ink

Rural Bank

	13	14	15	16		17			
Acres from up to 1904 bearing assessment		Probable crop 1904-05	Probable value of crop 1904-05 at Rs 8-8-0	Expenditure recommended 1904-05 including Assessment	Annuity payable yearly with 3% interest & clear debt in 25 years			in 30 years			Remarks
	a	p	Candies	Rs	Rs	Rs	a	p	Rs	a	p	
00	12	9	500	4.250	7.300	4956	9	8	4203	6	1	class A Was a fine property and includes some first-class land. Has been abandoned owing to fued. The work lately done by Mr Lake promises very well. If work is continued as sketched by inspt I think this fine estate may be saved, and a considerable portion of the debt ultimately recovered; but 15 years will be required.
71	2	3	160	1.360	2,330	1465	7	11	1301	14	10	C The property had been much neglected; but the owner has been working very well the coffee is improving. Practically no prospect of recovering the debt from the coffee
9	12	-	400 Candies 2	3,400	3,550	2845	9	7	2527	15	10	B Owner has worked very well, and Heath has improved very much. I think it will do much better. But the debt is out of all proportion to the coffee property and though estate may pay the interest, I see little prospect of its paying off the principal
												D Kakanmane is abandoned.
6	11	10	1150	9.775	6,375	3945	12	4	3.505	6	-	A A very fine estate, and well worked. Owner could and probably would pay off if freed from further liability.
7	4	8	550 Candies 12	4 675	4,100	2884	9	6	2 562	10	1	A Nanoe is an very good order and has been well worked during the last year and be expected to work better.
												D Kikanhalli contains only a few cardamoms and is worth little. This Number works very well and is doing her utmost
	13	2	400 30 Candies 14	3,400 255	3,275	4677	13	6	4155	11	8	B Malalli had been much neglected, but has improved, though not so much as it should. It is a good estate and would bind a purchaser. Owner has worked fairly but not altogether satisfactorily
												D Hadige is hopeless and should be "plodded" and sold for what it will fetch. The debt is out of all proportion to the existing coffee, and is I am afraid irrecoverable.
	9	4	25	212-8	500	540	12	2	480	6	5	C Bikere is fair coffee but order bad shade.
												D Nagana is hopeless and should be sold for what it will fetch The debt is out of proportion to the coffee, but owner has I believe private means.
	15	4	20 Candies 2	170	100	1527	5	7	1,356	14	-	D A hopeless case. The property should be sold for what it will fetch.
..	3		275 Candies 4	12,337-8	3060	4986	10	4	4,429	15	9	B This estate had been very much neglected; but owner has worked much better late it is now improving. In another 2 years it should pay its way. The debt is, however, out of all proportion to the coffee, and owner has no other means. The estate probably saleable
12	11		135 Candies 6	1,147-8	1,280	937	2	3	832	8	8	B- Fair coffee in fair order. Owner would probably pay the principal if freed from further liability.
14	8		3645 Candies 44	30.982-8 880-0 31,862-8	31,870	25767	12	10	25,556	13	4	

Oct-r- 14th 1904

H Pilkington
Inspector of Coffee Estates

Statement showing particulars regarding Sahu
noted by Mr. H. Pilkington Inspector

Name of Member	Total amount of original Loan	Accumulated interest on original loan up to March 31st 1904	Loan for 1903-04 for upkeep of Estates	Interest on amounts actually drawn up to 31-3-04	Z... C... 3.
2	3	4	5	6	
Indewar Brothers'	73,129 - -	12,572 14 9	600 - -	5 13 4	86,
K. Appaji Gowda	19,546 8 10	3,928 8 2	2,000 - -	43 3 -	25
H. Lala Saib	38,464 2 4	7,599 7 -	3,400 - -	85 11 3	49
B. Usman Sab	52,531 - -	10,392 9 6	5,644 9 7	138 11 4	6
A. Rahiman Sab	38,834 - -	7,702 3 11	3,600 - -	92 10 1	5
M. R. Subbiah	65,229 - -	12,839 11 3	3,300 - -	84 9 8	8
N. Ranjiah	7,398 - -	1,483 - 11	520 - -	15 14 11	
S Sreekantiah	67,440 - -	16,307 1 11	3,000 - -	83 2 9	8
M. Kallappa	12,561 8 -	2,521 15 1	1,200 - -	35 - 1	
Kirhalli Member.	22,081 8 10	4,493 1 6	20 - -	- 8 5	2
	3,97,214 12 -	79,840 10 -	23,284 9 7	585 4 10	5,0
					5,0
Salary of Inspector including peon and Contingencies			3,060	*	

* The Bank President has not furnished

Hassan
Dated 17th September 1904

Our Agricultural Bank accounts as per headings of Coffee Estates.

of ums ued 6	Amount recovered by sale of Crops 1903-04	Assessment paid out of Sale proceeds of Crops	Balance of 8 and 9 to be credited against loan and interest in columns 5 and 6	Deficit for 1903-04	Remarks.
	8	9	10	11	12.
12 1	1,742 7 -	941 10 3	800 12 9	- - -	Excess 194-15-5 86307-12 194-15 8501 21
4 -	559 13 -	168 10 9	391 2 3	1,652 - 9	
4 7	1,170 2 -	210 6 -	959 12 -	2525 15 3	
14 5	2,176 11 10	- - -	2,176 11 10	3606 9 1	
14 -	2,004 9 1	457 4 5	1,547 4 8	2,145 5 5	
4 11	1,956 13 -	498 15 8	1,457 13 4	1926 12 4	
10	129 12 4	20 3 -	109 9 4	426 5 7	
4 8	1,084 11 9	343 11 6	741 - 3	2,342 2 6	
7 2	886 11 2	61 14 3	824 12 11	410 3 2	
2 -	108 5 -	107 5 8	- 15 4	19 9 1	
8 5	11,820 - 2	2810 1 6	9,009 14 8	15,054 15 2 194 15 5 14859 15 9	Nett deficit
3					

Figures yet. Will be intimated on receipt

D M Wellwood

Comp.

Deputy Commissioner
Assam District

Statement of valuation of the hypothecated pr

Bank and their total Liabi

Valuation of Pr

Names of Members	Coffee									Dry									Ex
	Extent		Assessment			Mr. H. Pilkington's Valuation in 1904 concerning the area under cultivation		Valuation of 1900 depreciated 40%		Extent		Assessment			Mr. H. Pillaing-ton's valuation in 1904 *		Valuation of 1900 depreciated 25%		
2	3		4			5		6		7		8			9		10		
Hedevar Brothers	511	40	518	12	-	3500		8286	5 5	214	-	91	4	-	6210	- -	4650	7 6	8
Mr. K. Appaji Gowda	150	26	171	12	-	7500		9445	11 10	21	1	10	8	-	1051	4 -	788	7 -	1
" Henali Lala Sab	104	11	191		-	17000		12292	10 5	17	39	11	8	-	282	12 -	212	1 -	3
" Tholal Usman Sab	200	12	258	6	6	30000		52948	6 10	12	19	6	12	-	312	- -	234	1 6	3
" Narné Abdul Rahiman Sab	318	19	392	2	2	14000	-	31725	6 -	21	35	7	4	-	437	- -	328	2 -	14
" M. V. Subbaiya	362	5	454	14	-	17000	-	30581	13 3	24	-	9	-	-	945	- -	709	9 2	21
" Walalahalli Manjaiya	19	10	19	-	-	1850		12242	6 5	46	24	23	-	-	1398	- -	1048	8 -	2
" Kiriahalli Member	221	28	221	8	-	3000		22966	- -	80	26	38	8	-	1008	- -	756	3 -	11
" Shanbogue Ranganna	25	30	25	-	-	-	-	3085	3 5	-	-	-	-	-	-	- -	-	- -	
" Gundévere Sreekantaiya	216	14	280	12	-	15000	-	31096	4 10	22	38	12	-	-	344	- -	258	3 -	1
" Malali Kalappa	42	28	48	4	-	7250	-	7519	8 -	6	40	3	-	-	312	- -	234	6 -	-
Total	2172	33	2581	6	8	1,50,100	-	285,189	12 5	467	32	212	12	-	12300	- -	9219	9 -	330
⊗ omitted from Mr. Pilkington's valuation Statement, Shanbogue Ranganna's Coffee Lands 25 acres — 30 cuntas, valuation of 1900 depreciated 40 per cent						3085	3	8											
						153185	3	8											

Dated Hassan, 9th October 1904

perties of the Members of the Sattleesfur Agricultural

lities up to 30th June 1904

perty																					
	Wet								Garden											Br	
	Assessment				Mr. H. Pilking-ton's valuation in 1904 ※				Valuation of 1900 depreciated 25%				Extent			Assessment			Mr. H. Pilking-ton's valuation in 1904 ※			Valuation of 1900 depreciated 25%			No. of Buildings	
	12				13				14				15			16			17			18			19	
6	261	4	-		7197	8	-		6148	2	-		1	21	15	-	-		500	-	-	375	-	-	23	8
24	52	4	-		1739	4	-		1304	7	-		-	7	-	12	-		25	-	-	18	12	-	-	
18	113	14	8		3784	8	-		2838	6	-		-	-	-	-	-		-	-	-	-	-	-	6	8
32	11	-	-		380	-	-		285	-	-		-	-	-	-	-								7	9
28	48	-	-		1470	-	-		1102	8	-		-	-	-	-	-		-	-	-	-	-	-	10	5
16	66	4	-		1632	-	-		1224	-	-		-	8	-	6	-		-	-	-	-	-	-	9	12
6	92	10	-		2580	-	-		1935	-	-		-	-	-	-	-		-	-	-	-	-	-	4	
25	396	12	-		8972	-	-		6729	3	-		-	-	-	-	-		-	-	-	-	-	-	4	
-	-	-	-		-	-	-		-	-	-		-	-	-	-	-		-	-	-	-	-	-	3	
37	56	8	-		1592	8	-		1194	6	-		-	-	-	-	-		-	-	-	-	-	-	10	8
-	-	-	-		-	-	-		-	-	-		-	-	-	-	-		-	-	-	-	-	-	3	
32	1098	8	8		29347	12	-		22761	-	-		1	36	16	2	-		525	-	-	393	12	-	79	5
																			⊗			Buildings omitted			3	
																									-	
																									8	

ldings		* Total of —		Total Liabilities up to end of June 1904		Remarks
H. Pil-kington's ation 1904	Valuation of 1900 depre-ciated 25%	Mr H. Pilkington's Valuation 1904 i.e. Total of Columns 5, 9, 13, 17 and 20	Valuation of 1900 depreciated i.e. Total of Columns 6, 10, 14, 18 & 21			
21	21	22	23	24		25
70	21675	54307 8	114134 4 11	86875	8 8	⊗ Valuation of 1900 followed with certain inaccuracies regarding acreage and valuation
70	-	11115 8	11557 5 10	26166	5 11	
70	6225	29367 4	21568 1 5	49896	5 4	
50	6937 8	45942	60405 4	68411	6	
00	3900	21107	37056	50680	4 5	⊗ vide Para 7 of Deputy Commissioners Report of Inspection of the Sakleshpur Agri-cultural Bank Submitted with letter No 3 Agts dated 29th August 1904 to the Secretary, General & Revenue Departments.
300	9225	31877	41739 15 3	81974	4 5	
00	3375	6328	8600 14 5	9528	14	
	6150	12980	36601 6	26595	7 8	
	378		3122 11 5			
50	5812 12	25886 8	38361 9 10	87723	5 1	
	2250	7562	10003 14	16548	10	
200	6558 12	246472 12	383151 13 5	5,04,400	11 8	
300	⊗ add omission	38385 3 5				
500		2,84,857 15 5				

* D M Wetherall

offg Deputy Commissioner
Hassan District

originals
1:

1901-1902

GOVERNMENT OF MYSORE

REVENUE

PROCEEDINGS

Dated 10th December 1901

No. R. 2558-66

Passing orders *re* the collection and compilation of statistics relating to, and the inspection of, Agricultural Banks.

SBP—21-12-1901—200

READ—

(1) Para 1 "Materials for Report" of the Annual Report on Agricultural Banks for the year 1899-1900.

(2) Letter No. 233, dated 13th June 1901, from the Inspector of Agricultural Banks regarding the collection and compilation of statistics for the annual report.

(3) Letter No. 255, dated 25th June 1901, from the same officer in the matter of inspection of Agricultural Banks.

No. R. 2558-66, DATED BANGALORE, 10TH DECEMBER 1901.

ORDER THEREON.—The questions at issue are :—

(1) How materials for the annual report should be collected, and

(2) On what lines and by whom periodical inspections of Agricultural Banks should be made.

As matters stand at present, there are no definite instructions laid down on both the subjects under notice, and it is necessary to formulate the procedure to be followed. Government are therefore pleased to issue the following instructions :—

(1) Every Agricultural Bank in the State shall be inspected twice during the year.

(2) The inspection will be conducted on the lines indicated in Form A, appended to these Proceedings.

(3) The first inspection will be begun soon after the close of the official year and completed before 31st August, the inspection reports being submitted to Government through the Deputy Commissioner. During this inspection statistics for the annual report will also be collected by the Inspecting Officer. The accompanying Forms I to VI are laid down for this purpose. These will be filled in after careful inquiry and forwarded direct to the Inspector of Agricultural Banks who will draw up and submit the report to Government by the end of September in the year following that to which the report relates.

(4) The second inspection will be made at the time of the jamabandi of the taluk.

(5) At the commencement of both the periods of inspection, the Deputy Commissioner will settle a programme, dividing the work between himself and his Assistants. The services of the Inspector and of some of the Amildars may also be utilized for the purpose.

The Coffee Banks at Chikmagalur and Saklespur must be inspected by the Deputy Commissioners concerned. Other important Banks will be inspected by an officer not below the rank of an Assistant Commissioner. Minor Banks to which small sums of money have been advanced by Government may be inspected by Amildars.

The inspection reports with the Deputy Commissioner's remarks thereon must reach Government within a fortnight from the date of inspection.

Other noteworthy point, if any, even though not specially referred to in the forms prescribed should also be brought to the notice of Government.

It is hoped that the local officers will do the work required of them in an intelligent and effectual manner with due regard to punctuality.

H. V. NANJUNDAYYA,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioners of Districts.
The Inspector of Agricultural Banks in Mysore.

Exd.—J.T.R.

FORM A.

Report on inspection of the Agricultural Bank at.....
n.....Taluk.

1. Date of present inspection.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

3. Whether any dates and hours are fixed for transaction of business; whether business is regularly transacted on those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call, and on how many days in a month is business done.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and the Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank-house, and duly registered; at what distance do the majority of members, the directors and the office bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank; any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limits, and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government if any, loans from others, deposits from members: (1) in cash and (2) in grain; deposits from outsiders, debentures, etc.; note whether the Bank's credit is well established and sustained or steadily growing: if otherwise, to what extent such result is due, to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment, or whether in your opinion

it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

10. As regards loans and deposits from others, note the terms allowed, generally, in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were in any way in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in position to discharge the obligations incurred punctually, completely and satisfactorily.

11. As regards the Bank's transactions, compare the Cash Book with the Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents, etc. Is it posted up from actual transactions as they occur and in order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable, and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under "Establishment and Contingencies" real or fictitious, either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected?

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilised? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Receipts.				Expenditure.			
	Rs.	a.	p.		Rs.	a.	p.
From Treasury ...				To Treasury loan account			
From depositors ...				,, Depositors, principal repaid ...			
Entrance fee ...				,, Members as loan			
Interest and penalty ...				,, Government on account of interest.			
Loans repaid ...				,, Depositors, do do.			
Other items ...				Printing charges			
				Establishment charges ...			
				Contingencies			
Total ...				Total ...			

Note the general results of the Bank's cash transactions up to date of inspection in the marginal form, and see if the cash balance sheet last submitted by the Bank is correct in all particulars.

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans had been granted to any in contravention of these rules, members of a joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority and have there been any instances of non-application or misuse, especially

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of sums obtained having been used by any member for purposes of trading or private banking or money lending?

Amount obtained.	Rs.	a.	p.	Amount spent.	Rs.	a.	p.
1. To discharge encumbrances ...				1. Paid for discharging encumbrances ...			
2. To other debts				2. To discharge other debts ...			
3. For the following agricultural purposes.				3. For the following agricultural purposes.			
(a)				(a)			
(b)				(b)			
(c)				(c)			
(d)				(d)			
				4. For other purposes			
				(a)			
				(b)			
				(c)			
				(d)			

Note the sums obtained and used for the several purposes indicated, in the marginal form.

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form, executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged, and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, etc., obtained, had been produced, and in case of notable exceptions, when they are expected to be produced.

	Rs.	a.	p.
Loans of 1st class outstanding at date of inspection exclusive of repayment.			
Loans of 2nd class do do ...			
Loans of 3rd class do do ...			
Loans of 4th class do do ...			
Value of property under mortgage to Bank			

Note particulars in the marginal form.

14. As regards punctuality, completeness or otherwise in the payment of dues by members, note whether the rule requiring strict punctuality is borne in mind and enforced in all practical cases, or whether there is any unhealthy tendency to evade it, how many are defaulters (1) among office bearers and (2) among members; the amount of instalments over-due and remaining unrecovered at date of inspection; the amount of 2nd and 4th class loans likewise over-due, remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered; and whether the interest due to Government and to other creditors duly paid; arrears if any, how explained and when expected to be paid?

15. As regards surplus, note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered, of interest and other items of income; how much of this has been realised; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the reserve fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus.

If the Bank has other assets, what they are and their value.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank's affairs or whether there was

party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions, and what record exists of their proceedings; whether any and which of them have been taking special interest in, and working with zeal for the progress of the institution.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit; are they effective and satisfactory.

19. As regards Registers and Accounts, see appended list, note therein which of them is kept and how.

20. General Remarks regarding the state of the Bank.

List of Registers and Accounts.	State of Register or Account.	Reference to paras in Inspection Report noticing the Registers and Accounts.
I. Register of Members ...		
II. Register of Applications for Loans.		
III. Cash Book		
IV. Ledger		
V. Minute Book		
VI. Register of Balance Sheets.		
VII. Property Register ...		
VIII. Register of Monthly Cash Abstracts.		
IX. Register of Bonds ...		
X. Receipts by Bank to Members.		
XI. Depositors' Ledger ...		
XII. Treasury Pass Book ...		
XIII. Chalan Book ...		
XIV. Cheque Book ...		
XV. Receipts by Members to Bank.		
XVI. Register of Directors ...		
XVII. Register of Directors' Proceedings.		
XVIII. Register of Appropriation of Loans.		
XIX. Register of Contingent Expenses.		
XX. Register of Disbursement of pay to establishment.		
XXI. Register of 'From' Letters.		
XXII. Register of 'To' Letters ...		
XXIII. Visitors' Book ...		

I

.....................ಡಿಸ್ಟ್ರಿಕ್ಟು.....................ತಾಲ್ಲೂಕು..........................ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕು.

ಮೆಂಬರುಗಳ ಸಂಖ್ಯೆ ಮತ್ತು ಜಾತಿವಾರ್ ತಪಶೀಲನ್ನು ತೋರಿಸುವ ತಖ್ತೆ.

	ಮೆಂಬರುಗಳ ಸಂಖ್ಯೆ	ಜಾತಿವಾರ್ ತಪಶೀಲ್													ಷರಾ
		ಬ್ರಾಹ್ಮಣರು	ಕ್ಷತ್ರಿಯರು	ವೈಶ್ಯರು	ಲಿಂಗಾಯತರು	ಮರಾಟೀರು	ಒಕ್ಕಲಿಗರು	ಕುರುಬರು	ಬೆಸ್ತರು	ಉಪ್ಪಾರರು	ಮಾದಿಗರು ಮತ್ತು ಹೊಲೆಯರು	ಮುಸಲ್ಮಾನರು	ಕ್ರೈಸ್ತರು	ಇತರರು	
1. ಬ್ಯಾಂಕು ಶುರುವಾದಾಗ, ಸರ್ಕಾರಕ್ಕೆ ಕೊಟ್ಟ ಪಟ್ಟಿ ಪ್ರಕಾರ ...															
2. ಈಚೆಗೆ ದಾಖಲಾದವರು— ರಿಪೋರ್ಟಿನ ಸಾಲ್ ಶುರುವಿಗೆ ಸದರಿ ಸಾಲಿನಲ್ಲಿ ...															
3. ವಜಾ ಆಗಿರುವವರ ಸಂಖ್ಯೆ ...															
A. ರಾಜೀನಾಮೆ ಮೂಲಕ ರಿಪೋರ್ಟಿನ ಸಾಲ್ ಶುರುವರಿವಿಗೆ ಸದರಿ ಸಾಲಿನಲ್ಲಿ ...															
B. ಪಾತಿ ಸಬಬು (ಪಾತಿಯವರ ವಾರಸುದಾರರು ಬ್ಯಾಂಕಿಗೆ ಸೇರಿದ್ದರೆ ಅಂಥವರ ಶಿವಾಯಿ) ರಿಪೋರ್ಟಿನ ಸಾಲ್ ಶುರುವರಿವಿಗೆ ಸದರಿ ಸಾಲಿನಲ್ಲಿ ...															
C. ಬಡ್ಡಿ ವಗೈರೆ ಸಲ್ಲಿಸದೆ ಕೊಡದೆ ಇದ್ದದ್ದಕ್ಕಾಗಿಯೂ ಇತರ ಅನಭಿಮತ ಕಾರ್ಯಕ್ಕಾಗಿಯೂ— ರಿಪೋರ್ಟಿನಸಾಲ್ ಶುರುವರಿವಿಗೆ ಸದರಿ ಸಾಲಿನಲ್ಲಿ ...															
ಸಾಲ್ ಆಖೈರಿನಲ್ಲಿ ನಿವ್ವಳ ..															

ಷರಾ.—ಹೊಸದಾಗಿ ದಾಖಲಾದವರ ವಿಷಯದಲ್ಲಿ ಅವರ ಸಂಖ್ಯೆ ಜಾಯಿಂಟ್ ಸ್ಟಾಕ್ ಕಂಪೆನಿಗಳ ರಿಜಿಸ್ಟ್ರಾರವರ ಆಫೀಸಿನಲ್ಲಿ ರಿಜಿಸ್ಟರ್ ಆಗಿದೆಯೋ, ಇಲ್ಲವೆ; ಮತ್ತು ಬ್ಯಾಂಕು ಸ್ಥಾಪನೆ ಆದಾಗ ರಿಜಿಸ್ಟರ್ ಆಗದ ಗ್ರಾಮಗಳಿಗೆ ಸೇರಿದವರ್ಯಾರಾದರೂ ಮೆಂಬರಾಗಿದ್ದರೆ, ಅಂಥ ಹೊಸ ಗ್ರಾಮಗಳು ಈಚೆಗೆ ಚೀಫ್‌ಕೋರ್ಟಿನವರ ಮಂಜೂರಾತಿಯ ಮೇರೆಗೆ ರಿಜಿಸ್ಟರ್ ಮಾಡಿಸಲ್ಪಟ್ಟಿವೆಯೆ, ಇಲ್ಲವೆ; ಬ್ಯಾಂಕು ಆಫೀಸಿಗೆ ಐದು ಮೈಲು ಫ಼ಸಲೆಗಿಂತ ದೂರದಲ್ಲಿರತಕ್ಕವರು ಸೇರಿಸಿಕೊಳ್ಳಲ್ಪಟ್ಟಿದ್ದರೆ, ಅಂಥವರು ಎಷ್ಟು; ರಾಜೀನಾಮೆಗಳು ಬಂದದ್ದಕ್ಕೆ ತಿಳಿದ ಮಟ್ಟಿಗೂ ಕಾರಣವೇನು; ಅನಭಿಮತವಾದ ಕಾರ್ಯಗಳು ತಿಳಿದ ಮಟ್ಟಿಗೂ ಯಾವುವು ಮೆಂಬರ್‌ಗಳಲ್ಲಿ ಒಳ್ಳೇನಡತೆಯೂ, ಪರಸ್ಪರ ನಂಬಿಕೆಯೂ, ಸಹಾಯದಬುದ್ಧಿಯೂ ಐಕಮತ್ಯವೂ ನೆಲಗೊಂಡಿವೆಯೆ. ಅವರ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ಮೀಟಿಂಗುಗಳು ರಿಪೋರ್ಟ್ ಸಾಲಿನಲ್ಲಿ ಎಷ್ಟು ನಡೆದವು. ಬ್ಯಾಂಕಿನ ಆಡಳಿತಗಳಲ್ಲಿ ತಕ್ಕ ಆಸಕ್ತಿಯನ್ನು ತೋರಿಸುತ್ತಾರೆಯೆ ಈ ಮುಂತಾದ ವಿಷಯಗಳನ್ನು ಕುರಿತು ಸಾಧ್ಯವಾದಮಟ್ಟಿಗೂ ವಿಚಾರಿಸಿ ಷರಾ ಮೇಸ್ತಕಿನಲ್ಲಿ ನೋಟ್ ಮಾಡಬಹುದು.

ಹಾಸ್ಪಿಟ್ಟಿಕ್ಟ ತಾಲ್ಲೂಕು ವೈವೆಸಾಯದ ಬ್ಯಾಂಕು

ಬ್ಯಾಂಕು ಮಜಕೂರಿನ ಮೆಂಬರುಗಳ ಆಸ್ತಿ ತಪ್ಪಿಲ್ ಫ್ಲೋರಿಸತಕ್ಕ ತಬ್ಬೆ

	ಜಮೀನ್										ವಿಸ್ತೀರ್ಣ		ಜಮೀನ್ ಅಂದಾಜು			
	ಸಾಗು								ಬಂಜರು		ಜಮ್ಮಲ್		ಸರ್ಕಾರದವರ ಅಂದಾಜು ಆಗಿದ್ದರೆ ಆ ಬಾಬತು	ಬ್ಯಾಂಕಿನವರ ಅಂದಾಜು	ಮನೆ ವಗೈರೆ ಇತರ ಆಸ್ತಿಗಳ ಅಂದಾಜು	ಪರಾ
	ತರಿ		ಖುಷ್ಕಿ		ಬಾಗಾಯಿತು		ಕಾಫಿ									
	ಎ.	ಗುಂ.	ಎ	ಗುಂ.	ಎ.	ಗುಂ.	ಎ.	ಗುಂ.	ಎ.	ಗುಂ.	ಎ.	ಗುಂ.				
ಬ್ಯಾಂಕು ಷುರು ಆದಾಗ ಇದ್ದ ಮೆಂಬರುಗಳ ವೊದಲಿನ ಆಸ್ತಿ ಪಟ್ಟಿ ಮೇರಿಗೆ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಡಿಟೋಯವರ ಬಾಬತು ಈಚಿಗೆ ಹೆಚ್ಚಿಗುವದು																
1900—1901ನೇ ಸಾಲ್ ಷರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಡಿಟೋಯವರ ಬಾಬತು ಈಚಿಗೆ ಕಮ್ಮಿ ಆದದ್ದು																
ವಜಾ (ಪಾತಿ ವಗೈರೆ) ಆದ ಮೆಂಬರುಗಳ ಬಾಬತು																
1900—1901ನೇ ಷುರುವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಇತರ ಸಬಬಿನಿಂದ																
1900—1901ನೇ ಸಾಲ್ ಷುರು ವುಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಹೊಸದಾಗಿ ದಾಖಲಾದ ಮೆಂಬರುಗಳ ಬಾಬತು																
1900 - 1901ನೇ ಸಾಲ್ ಷುರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಇವರುಗಳ ಪೈಕಿ ವಜಾ ಆದವರ ಬಾಬತು																
1900—1901ನೇ ಸಾಲ್ ಷುರು ವರಿಗು	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸದರಿ ಸಾಲಿನಲ್ಲಿ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															
ಸಾಲ್ ಆಖೈರಿನಲ್ಲಿ ನಿವ್ವಳ	ಸರ್ಕಾರಿ															
	ಇನಾಂ															

ಪರಾ.—1 ಮೆಂಬರುಗಳು ಅವರ ಜಮೀನುಗಳೆನ್ನು ಪೂರಾ ಆಸ್ತಿ ರಿಜಸ್ಟರಿನಲ್ಲಿ ದಾಖಲ್ಮಾಡಿದ್ದಾರೆಯೆ ಇಲ್ಲವೆ ಎಂಬುವದನ್ನು ವಿಚಾರಿಸಿ ಪೂರಾ ದಾಖಲ್ಮಾಡದೆ ಕೆಲವು ಭಾಗ ಮಟ್ಟಿಗೆ ದಾಖಲ್ಮಾಡಿದ್ದರೆ ಬಾಕಿ ಜಮೀನ್‌ಗಳ ವಿಸ್ತೀರ್ಣ ಮುಂತಾದ್ದನ್ನು ದಾಯ, ಖರೀದಿ, ದರಖಾಸ್ತು ವಗೈರೆ ಮೂಲಕ ಈಚಿಗೆ ಪಡೆದದ್ದನ್ನೂ ಈಚಿಗೆ ಕೆಟ್ಟಿರುವದು ಎಂಬುವದರ ಕೆಳಗೆ ದಾಖಲ್ಮಾಡಬೇಕು.

2 ಮೆಂಬರುಗಳ ವಜಾ ಶಿವಾಯಿ ಇತರ ಸಬಬುಗಳಿಂದ ಆಸ್ತಿಯು ವಿಸ್ತೀರ್ಣವಾಗಲಿ, ಅಂದಾಜು ಆಗಲಿ ಕಮಿಯಿಯಾಗಿದ್ದಲ್ಲಿ ಅಂಥಾ ಸಬಬುಗಳು ಅಂದರೆ ಷುರುಪಟ್ಟಿಯಲ್ಲಿ ಗಲ್ಲತ್ತಿನಿಂದ ವಿಸ್ತೀರ್ಣ ವಗೈರೆ ಹೆಚ್ಚಾಗಿ ದಾಖಲಾಗಿ ಈಚಿಗೆ ತಿದ್ದಲ್ಪಟ್ಟಿದ್ದರೆ ಹಿಸ್ಸೆದಾರರ ತಕರಾರು ಎಂದು ಅಂಗೀಕಾರವಾಗಿದ್ದರೆ, ಮೆಂಬರುಗಳು ವಿಕ್ರಯಿಸಿದ್ದರೆ ಇತ್ಯಾದಿ ತಪಶೀಲುಗಳನ್ನು ವಿಚಾರಿಸಿ ನೋಟ್‌ಮಾಡಬೇಕು. ವಿಕ್ರಯಗಳು ಎಷ್ಟರವರೆಟ್ಟಿಗೆ ಆಗಿರುವವೆ. ಬ್ಯಾಂಕಿನವರ ಅನುಮತಿಯಿಂದ ಆದವೆ, ಅನುಮತಿ ಶಿವಾಯಿ ಆದವೆ, ವಿಕ್ರಯದ ವೊಬಲಗು ಪೂರಾ ಬ್ಯಾಂಕಿಗೆ ಪಾವತಿ ಮಾಡಲ್ಪಟ್ಟಿತೆ, ಇಲ್ಲ ವಾದರೆ ಹ್ಯಾಗೆ ವಿಲೆವಾರಿ ಆಯಿತು. ಈ ತರಹೇಲುಗಳನ್ನು ವಿಚಾರಿಸಿ ನೋಟ್ ಮಾಡಬೇಕು.

3 ಬ್ಯಾಂಕಿನ ಸಹಾಯ ಉಂಟುದ ಬಳಿಕ ವಿಶೇಷ ಕಾನುಗುರಿಗಳೇನಾದರೂ ನಡೆದಿದ್ದರೆ ಎಂಥಾ ಕಾನುಗುರಿಗಳು ಒಟ್ಟನಲ್ಲಿ ಎಷ್ಟರವರೆಟ್ಟಿಗೆ. ಬ್ಯಾಂಕಾದ ಈಚಿಗೆ ಜಮೀನುಗಳ್ಯಾವದಾದರೂ ಹೀನ ಸ್ಥಿತಿಗೆ ಬಂದಿದ್ದರೆ ಒಟ್ಟನಲ್ಲಿ ಎಷ್ಟರವರೆಟ್ಟಿಗೆ ಹಾಗೆ ಆಗಿವೆ. ಯಾವಕಾರಣದಿಂದ ಈ ಸಂಗತಿಗಳನ್ನು ಸಾಧ್ಯವಾದ ಮಟ್ಟಿಗೂ ತಿಳಿದುಕೊಂಡು ನೋಟ್ ಮಾಡಬೇಕು.

Revenue, dated 10th December 1901.

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III

..... ಡಿಸ್ಟ್ರಿಕ್ಟ್ .... .ತಾಲ್ಲೂಕು..... . .. .ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕು.

ಸರ್ಕಾರದ ಖಜಾನೆಯಿಂದ ಪಡೆದ ಮತ್ತು ಖಜಾನೆಗೆ ವಾಪಸು ಮಾಡಿದ ಮೊಬಲಗುಗಳನ್ನು ಡಿಪಾಜಿಟ್‌ದಾರ್ರಿಂದ ಬಂದಮತ್ತು ಅವರುಗಳಿಗೆ ವಾಪಸು ಪಾವತಿ ಮಾಡಿದ ಮೊಬಲಗುಗಳನ್ನು ತೋರಿಸುವ ತಖ್ತೆ 1900–01ನೇ ಸಾಲಿನ ಬಾಬತು.

ಜಮಾ

	1894—95ನೇ ಸಾಲಿನಲ್ಲಿ	1895—96ನೇ ಸಾಲಿನಲ್ಲಿ	1896—97ನೇ ಸಾಲಿನಲ್ಲಿ	1897—98ನೇ ಸಾಲಿನಲ್ಲಿ	1898—99ನೇ ಸಾಲಿನಲ್ಲಿ	1899—1900ನೇ ಸಾಲಿನಲ್ಲಿ	1900—1901ನೇ ಸಾಲಿನಲ್ಲಿ	ಜಮ್ಮು
ಟ್ರೈಜರಿಯಿಂದ ತಂದದ್ದು								
ಡಿಪಾಜಿಟ್								
(1) ಮೆಂಬರುಗಳಿಂದ								
(2) ಬೇರೆ ಜನಗಳಿಂದ								
ಕಂಟ್ರಿಬ್ಯೂಷನ್								
ಜಮ್ಮಾ ..								

ಖರ್ಚು

	1894—95ನೇ ಸಾಲಿನಲ್ಲಿ	1895—96ನೇ ಸಾಲಿನಲ್ಲಿ	1896—97ನೇ ಸಾಲಿನಲ್ಲಿ	1897—98ನೇ ಸಾಲಿನಲ್ಲಿ	1898—99ನೇ ಸಾಲಿನಲ್ಲಿ	1899—1900ನೇ ಸಾಲಿನಲ್ಲಿ	1900—1901ನೇ ಸಾಲಿನಲ್ಲಿ	ಜಮ್ಮು	ಷರಾ
ಟ್ರೈಜರಿಗೆ-ಅಡ್ವಾನ್ಸ್ ಲೆಕ್ಕಕ್ಕೆ ಪಾವತಿ									
(1) ಕರೆಂಟ್ ಅಕೌಂಟಿಗೆ									
(2) ಸಾಲದ ಮೊಬಲಗನ್ನು ಕಡಮೆ ಮಾಡುವದಕ್ಕೆ ಕಂತು									
(3) ಜಕೇರಿಥಂಡಿಬ್ಯೂಷನ್ ಡಿಪಾಜಿಟ್ ವಾಪಸ್									
(1) ಮೆಂಬರುಗಳಿಗೆ									
(2) ಬೇರೆ ಜನಗಳಿಗೆ									
ಜಮ್ಮಾ									

ಷರಾ—1 ಗವರ್ನಮೆಂಟಿನಿಂದ ಪಡೆದ ಸಾಲವನ್ನು ತೀರಿಸುವದಕ್ಕೆ ವಾಯಿದೆ ಯಾ ಕಂತುಗಳು ಕ್ಲಿಪ್ತಪಟ್ಟಿದ್ದರೆ ಅಂಥಾ ಪರತ್ತುಗಳ ಮೇರಿಗೆ ರಿಪೋರ್ಟು ಸಾಲ್ ಆಫೀಸರಿಗೆ ಪಾವತಿ ಆಗಬೇಕಾಗಿದ್ದರೆ ಮೊಬಲಗು ಪೂರಾ ಟ್ರೈಜರೀಗೆ ಪಾವತಿ ಆಗದೆ ಇದ್ದಲ್ಲಿ ಎಷ್ಟು ಬಾಕಿ ನಿಂತಿರುತ್ತೆ ಇದಕ್ಕೆ ಸಬಬು ಏನು ಬಾಕಿಯನ್ನು ಪಾವತಿ ಮಾಡುವದಕ್ಕೆ ತಕ್ಕ ತರದೂಜುಗಳನ್ನು ಕೊಡುತ್ತಿದ್ದಾರೆಯೇ ಮುಂತಾದ್ದನ್ನು ಕುರಿತು ನೋಟ್ ಮಾಡಬೇಕು.

2 ಡಿಪಾಜಿಟ್‌ಗಳನ್ನು ಬರಮಾಡಿಕೊಳ್ಳುವದಕ್ಕೆ ತಕ್ಕ ಪ್ರಯತ್ನಗಳು ನಡದಿವೆಯೆ ಇಲ್ಲವೆ ಎಂಬುವದನ್ನು, ಡಿಪಾಜಿಟ್‌ಗಳು ಬಾವದೆ ಇರುವದಕ್ಕೆ ಕಾರಣಗಳನ್ನು ವಿಚಾರಿಸಿ ನೋಟ್ ಮಾಡಬೇಕು.

.....ಡಿಸ್ಟ್ರಿಕ್ಟ್ .....!!..... ತಾಲ್ಲೂಕ್ ..... ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್

ಮೆಂಬರುಗಳಿಗೆ ಕೊಟ್ಟ ಸಾಲಗಳ ತಪ್ಪೀಲನ್ನೂ, ಮೆಂಬರ್‌ಗಳಿಂದ ಅಸಲ್ ಬಗ್ಗೆ ವಸೂಲಾದ ಹಣದ ತಪ್ಪೀಲನ್ನು ಮತ್ತು ಮೆಂಬರ್‌ಗಳಿಂದ ಅಸಲ್ ವಸೂಲಾಗದೆ ರಿಪೋರ್ಟ್ ಸಾಲ್ ಆಖೈರಿನಲ್ಲಿ ಬಾಕಿ ನಿಂತಿರುವ ತಪ್ಪೀಲನ್ನು ತೋರಿಸುವ ತಪ್ಪೆ

ಬಾಕೀ ತಪಶೀಲ್	Iನೇ ತರಗತಿ		IIನೇ ತರಗತಿ		IIIನೇ ತರಗತಿ				IVನೇ ತರಗತಿ				ಷರಾ
	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಷುರು ವರಿವಿಗೆ		ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ		ರಿಪೋರ್ಟ್ ಸಾಲ್ ಷುರು ವರಿವಿಗೆ	ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಷುರುವರಿವಿಗೆ		ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ		ರಿಪೋರ್ಟ್ ಸಾಲ್ ಷುರುವರಿವಿಗೆ		ಸದರಿ ಸಾಲ್‌ನಲ್ಲಿ		
	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	ನಂಬರ್	ಮೊಬಲಗು	
ಮೆಂಬರುಗಳಿಗೆ ಬ್ಯಾಂಕಿನಿಂದ ಪಾವತಿ ಆದ ಮೊಬಲಗು.																	
1 ಬ್ಯಾಂಕು ಷುರು ಆದಾಗ ಕೀರಿದ ಮೆಂಬರುಗಳಿಗೆ.																	
2 ಈಚಿಗೆ ಕೀರಿದ ಮೆಂಬರುಗಳಿಗೆ ..																	
ಮೆಂಬರ್‌ಗಳಿಂದ ಪಾವತಿ ಆದ ಹಣದ ೨ೈಕಿ ಬ್ಯಾಂಕಿಗೆ ವಾಪಸ್ ಬರಬೀಕಾಗಿದ್ದ ಮೊಬಲಗು.																	
,, ಆ ಪೈಕಿ ನಗದಾಗಿ ವಸೂಲಾದ ಮೊಬಲಗು.																	
,, ನಗದು ವಸೂಲ್ ಕೊಡದೆ ದಸ್ತ್ಯೆವೇಜುಗಳನ್ನು ರಿನ್ಯೂ ಮಾಡಿದ ಬಾಬತು ಮೊಬಲಗು.																	
,, ನಗದಾಗಿಯಾಗಲಿ ಅಥವ ರಿನ್ಯೂ ಮುಖಾಂತರವಾಗಿಯಾಗಲಿ ಬ್ಯಾಂಕಿಗೆ ವಸೂಲ್ ಬಾರದೆ ವಾಯಿದೆ ಮೀರಿ ಬಾಕಿ ನಿಂತಿರತಕ್ಕ ಮೊಬಲಗು.																	

ಷರಾ.—1 ವಾಯಿದೆ ಮೀರಿ ಬಾಕಿ ನಿಂತಿರತಕ್ಕ ಮೊಬಲಗು ವಿಚಾರವಾಗಿ, ಸದರೀ ಬಾಕಿಯು ಯಾವ ಸಾಲ್ ಲಾಗಾಯಿತು ಬಾಕಿ ನಿಂತಿರುತ್ತ್ತ; ಬಾಕಿ ಸಿಲ್ಲುವದಕ್ಕೆ ಸಬಬು, ದಾವಾಗಳು ದಾಖಲಾಗಿದ್ದರೆ ಸಾಲ್‌ವಾರೆ ಎಷ್ಟು ದಾವಾ, ಎಷ್ಟು ಮೊಬಲಗಿಗೆ ಮತ್ತು ಅವುಗಳ ಪರ್ಯವಸಾನ; ಬಾಕಿಗಳ ಪೈಕಿ ರಿಪೋರ್ಟ್ ಸಾಲ್ ಆಖೈರ್ ಈಚಿಗೆ ವಸೂಲೀನಾದರೂ ಆಗಿದ್ದರೆ ಎಷ್ಟು ಮೊಬಲಗು, ಈ ತಪಶೀಲುಗಳನ್ನೆಲ್ಲಾ ನಮೂದಿಸಬೇಕು.

2 ರಿನ್ಯೂಗಳು ಜಾಸ್ತಿಯಾಗಿದ್ದರೆ ಆ ಬಗ್ಗೆ ಕಾರಣಗಳನ್ನು ನಮೂದಿಸಬೇಕು.

3 Iನೇ ತರಗತಿ ಸಾಲಗಳ ಬಗ್ಗೆ ಬ್ಯಾಂಕಿಗೆ ಆಧಾರವಾಗಿರುವ ಜಮೀನ್‌ಗಳ ವಿಸ್ತೀರ್ಣ ವ ಅಂದಾಜು ಬೆಲೆ ಮತ್ತು ಮನೆಗಳ ಕಿಮ್ಮತ್ತು ವ ಟೋಟಲನ್ನು ನೋಟ್ ಮಾಡುವದು. ಇತರ ತರಗತಿ ಸಾಲಗಳ ಬಗ್ಗೆ ಕ್ರಮವಾದ ದಸ್ತ್ಯೆವೇಜುಗಳು ರೀದಿ ವಗೈರೆ ಹುಟ್ಟುವೆಯೆ ಎಂಬುವದನ್ನು ನೋಟ್ ಮಾಡಬೇಕು.

V

.............ದಿಸ್ಟ್ರಿಕ್ಟು.......... ....ತಾಲ್ಲೂಕು.......................... ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕು.

ಹಿಂದಿನ ಸಾಲಗಳನ್ನು ತೀರಿಸುವದಕ್ಕಾಗಿಯೂ, ವ್ಯವಸಾಯದ ಕೆಲಸಗಳಿಗಾಗಿಯೂ ಮೆಂಬರುಗಳು ಪಡೆದ ಮೊಬಲಗುಗಳನ್ನು ಅವುಗಳ ವಿಲೇವಾರಿ ತಪಶೀಲುಗಳನ್ನು ತೋರಿಸುವ ತಖ್ತೆ. 1900–01ನೇ ಸಾಲಿನ ಬಾಬತು.

ಹಿಂದಿನ ಸಾಲಗಳಿಗಾಗಿ				ಹಿಂದಿನ ಸಾಲಗಳ ಬಗ್ಗೆ ದಾಖಲಾತುಗಳು				ವ್ಯವಸಾಯದ ಕೆಲಸಗಳಿಗಾಗಿ						ಷರಾ
ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಪಡೆದದ್ದು		ಸಾಲಗಳು ತೀರಿಸಿದ್ದು		ಹಿಂದಿನ ಸಾಲಗಳನ್ನು ತೀರಿಸಿದ ಬಗ್ಗೆ ಹಾಜರ್ ಮಾಡಿದ ಪತ್ರಗಳು		ಇದುವರೆಗೆ ಹಾಜರಾಗದೆ ಇರುವ ಪತ್ರಗಳು ವಗೈರೆ		ಈ ಬಗ್ಗೆ ಸಾಲ ಪಡೆದ ಮೊಬಲಗು	ಮೊಬಲಗಿನ ವಿನಿಯೋಗ					
ಆಧಾರದ ಮೇಲಿನ ಸಾಲಗಳಿಗಾಗಿ	ಆಧಾರವಿಲ್ಲದ ಸಾಲಗಳಿಗಾಗಿ	ಆಧಾರದ ಬಾಬತು ಮೊಬಲಗು	ಆಧಾರವಿಲ್ಲದ ಮೊಬಲಗು	ಆಧಾರದ ಬಾಬತು ಮೊಬಲಗು	ಆಧಾರವಿಲ್ಲದ ಬಾಬತು ಮೊಬಲಗು	ಆಧಾರದ ಬಾಬತು ಮೊಬಲಗು	ಆಧಾರವಿಲ್ಲದ ಬಾಬತು ಮೊಬಲಗು		ಹೊಸದಾಗಿ ಜಮೀನು ಮಾಡುವದಕ್ಕೆ ಮೊಬಲಗು	ಬಂಜರ ಭೂಮಿ ಕಡಿಸುವದಕ್ಕೆ ಮೊಬಲಗು	ಬಾವಿ ತೆಗೆಯುವದಕ್ಕೆ ಮೊಬಲಗು	ಕಂದಾಯ ಕಟ್ಟುವ ಬಗ್ಗೆ ಮೊಬಲಗು	ಬೀಜ, ಗೊಬ್ಬರ, ದನ, ನೇಗಲು ಮತ್ತು ವ್ಯವಸಾಯ ಸಂಬಂಧ ಸಲಕರಣೆಗಳನ್ನು ಕೊಂಡುಕೊಳ್ಳುವದಕ್ಕೆ ಮೊಬಲಗು	

ಷರಾ—1. ಹಿಂದಿನ ಸಾಲಗಳನ್ನು ದರಖಾಸ್ತು ಪ್ರಕಾರ ತೀರಿಸುವದಕ್ಕೆ ತಪ್ಪಿದ್ದರೆ ಅಥವಾ ತೀರಿಸಿದ ದಸ್ತೈವಜುಗಳನ್ನು ಹಾಜರ್ ಮಾಡದೆ ಇದ್ದರೆ ಆ ಬಗ್ಗೆ ತಪಶೀಲೂ ಮತ್ತು ಸಬಬನ್ನೂ ಮತ್ತು ಈ ವಿಷಯವಾಗಿ ಬ್ಯಾಂಕಿನವರು ನಡೆಸಿದ ಕ್ರಮವನ್ನೂ ಸಂಕ್ಷೇಪವಾಗಿ ನಮೂದಿಸಬೇಕು.

Revenue, dated 10th December 1901.

VI

.....ಡಿಸ್ಟ್ರಿಕ್ಟ್.....ತಾಲ್ಲೂಕು

ನಫೆಯನ್ನು ತೋರಿಸುವ ತಖ್ತೆ

ಹುಟ್ಟುವಳಿ					ಖರ್ಚು		
	ಕರಾರ್ವಾಕ ವಸೂಲು ಬಂದಿರುವದು					ಕರಾರ್ವಾಕ ಪಾವತಿ ಆಗಿರುವದು	
	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಪುರುವರಿವಿಗೆ	ಸದರಿ ಸಾಲ್ ನಲ್ಲಿ	ವಸೂಲಾಗದೆ ಬಾಕಿ ನಿಂತಿರುವದು	ಜುಮ್ಲಾ	ಷರಾ	ರಿಪೋರ್ಟ್ ಸಾಲ್ ಪುರುವರಿವಿಗೆ	ಸದರಿ ಸಾಲ್ ನಲ್ಲಿ
ಪ್ರವೇಶಧನ.					ಬಡ್ಡಿ—		
ಬಡ್ಡಿ ..					ಸರ್ಕಾರಕ್ಕೆ ..		
ಪೆನಾಲ್ಟಿ ..					ಡಿವಾಜಿಟ್‌ದಾರ್ರಿಗೆ.		
ಚಿಲ್ಲರೆಬಾಬು.					ಶೆಬ್ಬಂದಿ ಖರ್ಚು.		
					ಅಜಬಾಬು ..		
					ಬುಕ್ಕುಗಳು, ಫಾರಂಗಳು ವಗ್ಗೆರೆ.		

ಷರಾ—ಬಡ್ಡಿ ಮತ್ತು ಪೆನಾಲ್ಟಿ ವಸೂಲಾಗದೆ ಬಾಕಿ ನಿಂತಿರುವ ಪಕ್ಷಕ್ಕೆ ಎಷ್ಟು ಪೆಂಖರ್‌ಗಳ ಮೇಲೆ ಯಾವ ಯಾವ ತಾರೀಖು ಲಾಗಾಯಿತು ಬಾಕಿ ನಿಂತಿರುತ್ತೆ; ಸಂಪ್ತಿರಕ್ಕೆ ಸಲ್ಲತಕ್ಕ ಬಡ್ಡಿಯು ಕರಾರ್ವಾಕ ಆಯಾ ಚಪ್ಪಾಹೆಯ ಅಖೈರೊಳಗೆ ಪಾವತಿ ಆಗಿರುತ್ತದ್ದೋ, ಪಾವತಿ ಆಗದೆ ಬಾಕಿ ನಿಂತಿರುವ ಪಕ್ಷಕ್ಕೆ ಯಾವ ತಾರೀಖು ಲಾಗಾಯಿತು ಹಾಗೆ ಬಾಕಿಯಲ್ಲಿರುತ್ತೆ, ಮತ್ತು ಯಾವ ಕಾರಣದಿಂದ ಈ ತಪ್ಸೀಲ್‌ಗಳನ್ನು ಷರಾ ಕಲಂಗಳಲ್ಲಿ ನಮೂದಿಸಬೇಕು

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..... ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್

1900–1901ನೇ ಸಾಲಿನ ಬಾಬ್ತು.

ಜಮೆ			ನಷ್ಟ				ನಷ್ಟ ಆಥವ ರಿಜರ್ವ್‌ಫಂಡ್ ಪೈಕಿ	ಪರಾ
ಜಮೆ ಆಗದೆ ಬಾಕಿ ನಿಂತಿರುವದು	ಜಮ್ಲಾ	ಪರಾ	ಬಟ್ಟೆ— ಪೈಕಿ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ತೀರ್ಮಾನದ ಮೇರಿಗೆ ರಿಜರ್ವ್‌ಫಂಡಿಗೆ ವಾಪಸಾದದ್ದು.	ರಿಪೋರ್ಟ್ ಸಾಲ ಆಳ್ಕೆರುವರಿಗೆ ಕರಾರ್ಯಾಶಿ ವಸೂಲು ಬಂದಿರುವದು	ವಸೂಲಾಗದೆ ಮೆಂಬರುಗಳ ಮೇಲೆ ನಿಂತಿರುವದು	ಜಮ್ಲಾ		
							ಖಜಾನೆಗೆ ಕಳುಹಿಸಿದ್ದು.	
							ಮೆಂಬರ್‌ಗಳಿಗೆ ಸಾಲಕೊಡವದಕ್ಕೆ ಉಪಯೋಗಿಸಿದ್ದು.	
							ಡೈರೆಕ್ಟರ್ ಜೋಡಿನವರ ವಶದಲ್ಲಿ ನಿಂತಿರುವದು.	
							*ಇತರ ವಿಧವಾಗಿ ಉಪಯೋಗಿಸಿದ್ದು.	

* ಖಾಲ್ಲೆ ವಿನಿಯೋಗಿಸಿದ್ದಿ ಯಾವದನ್ನು ಪರಾದಲ್ಲಿ ವಿವರಿಸಬೇಕು.

Information as to

Serial No.	Date	Whether Ordinary, Extraordinary or Confirmation	Attendance		Whether sufficient and due notice was given.	Brief note of Spe
			No. present	No. absent		

Agricultural Bank

etings of General Assembly.

Appendix C 2.

l Resolutions	Whether Special Resolutions were duly recorded in the Registrar's Office.	Remarks.

Agricultural Bank. .

ing the Members of the Bank.

Appendix C 2

5 Cy

Occupation.	Date of admission.	Date of payment of Entrance fee.	Removal		Remarks
			Date.	Cause.	

Information Concern

No.	Name of member	Residence.		Caste.	Age
		Name of village	Distance of the village from the Head Quarters of the Bank		

Information Con

No.	Name of Member	Property as shown to have been held at the time of admiss														Other immovable p		
		Arable lands.												Value (both of sircar and Inam lands)				
		Sircar.						Inam.										
		Dry A. G.	Wet A. G.	Bagayet- A. G.	Coffee A. G.	Total A. G.		Dry A. G.	Wet A. G.	Bagayet- A. G.	Coffee A. G.	Total A. G.		As fixed by Govt. Officers.	As fixed by bank & paid by Govt. officers	Description	No.	As fixed by Govt.

…Agricultural Bank.

…erning immovable properties of members and fluctuations therein.

…ion.		Subsequent increase or decrease.																		Remarks.
…perty		Whether increase or decrease.	Cause with date	Arable lands												Other immovable property				
…alue				Sircar					Inam					value		Description	No.	value		
…	As fixed by bank if not fixed by Govt. officers			Dry A. G.	Wet A. G.	Bagayet A. G.	Coffee A. G.	Total A. G.	Dry A. G.	Wet A. G.	Bagayet A. G.	Coffee A. G.	Total A. G.	As fixed by Govt. officers.	As fixed by bank if not fixed by Govt. officers.			As fixed by Govt. officers.	As fixed by bank if not fixed by Govt. officers.	

Cc

Information Concernin

Receipts.													
Date	From Treasury.	Deposits.		Entrance fee	Interest recovered	Penalty recovered	Loans repaid.				Other items	Total Receipts.	Date
		From members	From others				Class I	Class II	Class III	Class IV			

Agricultural Bank.

g the extent of business transacted.

Appendix C.

Expenditure.														Balance.	Remarks. (As to other items under receipts & Establishment and Contingent charges when they are considered unduly large to call for notice.)
Paid to Treasury		Deposits repaid		Paid to members as loan				To Government on account of interest.	To depositors on account of interest.	Establishment Charges	Printing Charges.	Contingencies.	Total Expenditure.		
Towards reduction of Govt. loan.	To current account	To members.	To others	Class I	Class II	Class III	Class IV								

C d.

— Information Concerning the

Serial number	Name of member	Loans obtained and used to discharge prior encumbrances						
		Loans obtained		Loans used				Remarks (as to the encumb… originally shewn no… having been redeem… if any.)
		Date	Amount	To whom paid	Date of payment	Amount paid	No. of discharged mortgage deeds/bonds	

.....Agricultural Bank.

Purposes for which loans were obtained and used.

Appendix Cd

Loans obtained and used to repay pinple debts.								Loans obtained and used for Agricultural purpos													
Loans obtained		Loans used			vouchers secured		Remarks (if any).	Loans obtained		Loans used											Remarks (as to inspection of improvements &c. or misuse
Date	Amount	To whom paid	Date of payment	Amount paid	No.	Description		Date	Amount	To purchase manure	To purchase seed	To buy cattle	To improve barren land	To sink wells	To pay for dayen	To extend holding	To replace and other Agricultural implements.	On work and Repairs		Total	

C6

Information as to punctuality and

No. of member	Name of member	Loans.																					
		Of class I						Of class II						Of class III						Of class IV			
		Obtained		Due		Repaid		Obtained		Due		Repaid		Obtained		Due		Repaid		Obtained		Due		Repaid	
												In Cash	By renewal					In Cash	By renewal					In Cash	By renewal
		Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount

..... Agricultural Co-

pleteness, or otherwise, of [redacted] at ... numbers upon loans granted to them.

Interest on loans										Penalty									
Class I		Of Class II		Of Class III		Of Class IV				On loans of Class I		On loans of Class II		On loans of Class III		On loans of Class IV		On other grounds.		Remarks.
...e	Paid	Due	Paid	Due	Paid	Due	Paid													
...unt	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Amount due	Amount paid	Amount due	Amount paid	Amount due	Amount paid	Amount due	Amount paid	

C9

Information

		Mortgage and other documents						
							Pro	
							Lan	
No.	Name of member	Date of document	Nature of document	Amount secured	Whether the document is required or not.	Whether the document is in proper form or not.	Survey nos. and name of village	E
1	2	3	4	5	6	7	8	

Appendix C

..... Agricultural Bank

Concerning the Securities held by the Bank.

ecuted to Bank.								Title deeds (i.e) Sale deeds, pattas &c.							
ly mortgaged to the Bank				Other properties (if any)			Total value of property mortgaged	In respect of property entered in Col. 8					In respect of property entered in Col. 14 & 15		Remarks.
ls								Whether produced or not.	If produced						
ent of each kind									No.	Description	Extent of land covered by it.	If not produced to what extent	whether produced or not	No., if produced	
wet	garden	-	Value	No.	Description	value									
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25

Appendix D (1)

17

Questions set by the Deputy Commissioner Tumsa District

1 Are all the documents as shown in the Register of Loans No 2 duly preserved? Are they legally valid?

2 Are the Conditions duly fulfilled? Refer to Ledger and test in all cases whether the instalments and interest have been duly paid up.

3 The Ledger and Cash entries should be tested in a fair proportion of cases to see if they tally

4 Have meetings been duly held once at least every six months and the Register properly maintained?

5 Are there any improper or unauthorised items of expenditure apparent?

6 Compare the Cheque Book with Cash Account Are all the sums duly credited?

7 Are proper receipts preserved for payments?

8 Have there been any private deposits? What is the amount?

Appendix E.

1 1

Points for Enquiry, suggested at p. 350 Vol I of Nicholson Report.

1 The condition and resources of the bank;
the state and safety of its capital;
the existence of suitable reserves;
the properties acquired or held by the Bank;
the due valuation of the assets.

2 The investment of its funds;
the nature and stability of the investments;
the actual existence, unincumbered, of
securities purporting to be in hand.

3 The Security afforded to those who have
dealings with it, especially to depositors,
debenture holders and other creditors

4 The mode of Conducting and managing
the bank's affairs; the action of its directors;
the safety and prudence of their management.

5 The punctuality, Completeness or otherwise of
the collection of dues upon loans; the condition
of the various classes of loans as regards
arrears.

6 The due observance of the provisions of the law
and of Articles of Association in the administ-
-ation of affairs.

7 The verification of deposits or pass books with the
ledgers.

8 The correctness of the balance Sheet.

(1) (3)

to the same objection
A smaller number in
simpler forms, I think,
should be devised.

It may well be
laid down that the Insps
of agl banks shall form
one of the regular jam
bandi duties. I was car-
rying it out on that plan
in Shimoga & had de-
vised a set of some
60 or 70 questions to be an-
swered by the Inspecting
offrs. If however, any
change of system is con-
templated Concerning these
banks, it wd be better
to lay down rules after
that is settled.

A set of forms of ac
counts now usually kept
& rules in force are appended
for comparison.

28/6/1907

To the Hon'ble Mr Chamier.

A set of questions
is certainly desirable.
Please draw up
one in consulta-
tion with the
R. Registrar before
he goes on leave

29/6/07

H.

Remb. write a memo.
by 7/7/07

(11)

Forms & proposals submitted by the Inspr of Apl banks for inspection of the banks annually.

I fear the forms are too elaborate and unnecessarily inquisitorial in many respects. They should be devised so as to be capable of being collected from prescribed books of account and should also be capable of exact numerical computation. Approximate statements obtained by ~~individual~~ special inquiry at each inspection cannot give such results. E.g. Statement I seems to be of not much practical use in such detail Stt 4 V seems to be open

will you kindly suggest something simpler in consultation with Mr Ramaswamy

29/6.

XVIII Meetings of General Assembly.

(1) Date of first meeting after incorporation
(2) Date of subsequent ordinary meetings
(3) Dates of extra-ordinary meetings
(4) Any requisitions from members for convening extraordinary meetings and reas
(5) Are notices duly given and filed?
(6) Are proxy chits furnished by absent members and filed?
(7) Any meetings defeated for want of quorum.
(8) Are resolutions duly recorded confirmed and registered?
(9) Any resolutions inconsistent with Articles of Association or improper
(10) Remarks as to whether meetings are duly convened and attended & signatures duly obtained in attendance meetings held &c.

XIX Registers and other books kept.

(Record remarks if any of these are not in proper form neat accurate and complete up to date.)

XX Notes as to whether errors defects and irregularities noticed at previous inspections had been rectified what new errors etc were now noticed whether any complaints had been received and investigated, whether members are earnest and unanimous, how the bank is working, its prospects etc.

(4) Repaid after renewal. No. Amount
(5) Nos overdue, which are neither repaid nor renewed. No. Amount
(6) Oldest due date and number of defaulters.
(7) Explanation and remarks as to violation of rules, want of punctuality &c.

XV Hand-Loans.

(1) Original (i.e. excluding renewals) Nos. Amount
(2) Repaid without renewal. Do. Do.
(3) Cases of renewal for 1st time Do. Do.
Do. Do. for 2nd time Do. Do.
Do. Do. for 3rd time Do. Do.
Do. Do. for 4 times or more Do. Do.
(4) Repaid after renewal Do. Do.
(5) Nos overdue which are neither repaid nor renewed No. Amt.
(6) Oldest due date and number of defaulters.
(7) Explanation and remarks.

XVI Mortgage and other documents executed to Bank.

(1) Number of mortgage deeds.
(2) Are they in proper form?
(3) Have they been duly registered?
(4) Amount secured by them Rs
(5) Extent and value of property mortgaged to Bank Lands A.G. Value } Houses No. do }
(6) Any instances of loans exceeding 50 p.c. of value.
(7) Are other documents in proper form?
(8) Are all documents duly registered and carefully secured?
(9) Remarks.

XVII Title-deeds (i.e. Sale deeds, pattas, etc).

(1) Extent of lands in respect of which these have been produced.
Dry A.G. Wet A.G. Bagayet A.G. Coffee A.G.
(2) Are they good and sufficient?
(3) Have they been duly catalogued and carefully secured?
(4) Extent of lands in respect of which these have not been produced.
Dry A.G. Wet A.G. Bagayet A.G. Coffee A.G.
(5) Names of defaulters
(6) Explanation and remarks.

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(1) To discharge prior encumbrances and other debts.
i Amount obtained Rs.
ii Used to discharge encumbrances Rs.
iii Used to repay simple debts Rs.
iv Number of discharged mortgage deeds secured.
v Do. . . . Do. . . . . Do. . to be yet secured and from whom.
vi Do. . . other discharged bonds and receipts secured,
vii Do. . . Do. . . Do. . . to be yet secured and from whom.
viii Whether the documents have been duly catalogued and carefully kept.
ix Remarks as to explanations furnished for not using any money for the purpose, for keeping any encumbrances undischarged, for not producing discharged documents &c.

(2) For Agricultural purposes.
i Amount obtained Rs.
ii How spent i.e. amount paid for purchase of seed, manure, cattle, implements &c -&c . . .
iii Remarks.

(3) Verification of purposes.
i Are objects invariably specified in applications and Register?
ii How Bank satisfies itself as to proper application of amount.
iii Inspection of improvements by Inspector, if any.
iv Instances of misuse, if any.

XII Interest and Penalty.
(1) Rates prescribed - 1st class 2nd class 3rd class 4th class penalty.
(2) Amount due from members upto end of last half year Rs.
(3) Arrears to be collected Rs.
(4) Arrears of interest if any due to Government Rs.
(5) Arrears due to Depositors Rs.
(6) Explanation in regard to arrears.
(7) Remarks.

XIII Instalments.
(1) Different periods allowed and number of cases falling under each.
(2) Explanation as to ordinary limit of 5 years being exceeded.
(3) Amount which fell due Rs.
(4) Amount recovered Rs.
(5) Arrears how old and number of defaulters.
(6) Explanation as to arrears and remarks.

XIV Pro-notes.
(1) original (i.e excluding renewals). No. Amount.
(2) Repaid without renewal - No. Amount.
(3) Cases of renewal for 1st time. No. Amount.
Do. - Do. for 2nd time Do. Do.
Do. - Do. for 3rd time Do. Do.
Do. - Do. for 4 times or more Do. Do.

(4) Amount repaid by Bank towards final reduction of advance Rs
Date of payment.
(5) Amount actually outstanding against Bank at date of Inspection Rs
(6) Further advance applied for, if any but not yet sanctioned - Rs.
Date of application
Grounds

(7) Remarks.

VII Deposits.

(1) By members - (a) Amt paid to Bank (b) Amt withdrawn (c) Balance (d) Remarks.
(2) By non-members - do do do do
(3) Remarks - as to efforts made to attract deposits - large withdrawals - increase or decrease in fixed deposits &c.

VIII. Bank's transactions up to date of Inspection

Receipts		Expenditure	
From Treasury		Paid to Treasury on a/c of loan (current demand)	
" Depositors		" Depositors (principal)	
" Share Fee		" members as loan	
" Interest and Penalty earned		" Int on a/c of interest	
Loans repaid		" Depositors do	
Other items		Establishment charges	
Total		Printing charges	
		Contingencies	
		Total	

Remarks - As to establishment and other charges when they are high or unauthorised.

VIII A. Surplus - What it would be if arrears are recovered; what amount has been carried to Reserve Fund; how invested; prospects of increase &c

IX Cash balance

(1) Limit prescribed in Articles of Association Rs.
(2) Instances of limit being exceeded and explanations given
(3) Remarks

X Limit of Loans to individual members.

(1) Under section 42 of Articles of Association
(2) Prescribed by Bank with reference to value of property
(3) Instances of disregard, with explanation if any.
(4) Remarks.

XI Object for which Loans were obtained.

MYSORE

PUBLIC WORKS DEPARTMENT.

No_____

_____ Division

NOTES OF AN INSPECTION MADE OF THE DIVISIONAL OFFICE

By _____

on the _____

Name of Executive Engineer _____

Date of assuming charge _____

Date of last inspection { *By Superintending Engineer* _____ / *By Examiner, P. W. Accounts* _____

M.G.C.P.B.—17-12-94—20

NOTES OF INSPECTION.

Queries or points to be noted.	Notes of Examining Officer.
1. What are the Sub-Divisions of this Division? Name the Sub-Divisional-Officers in charge, and since when have they been in charge.	
2. Do the Sub-Divisions accord with the authorized list?	
3. Who are disbursers? Who are imprest-holders, and what is the amount of each imprest?	
4. How often on an average are recoupments made? Does any change in the amount of imprest appear desirable?	

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Queries or points to be noted.	Notes of Examining Officer.

CASH CHEST.

5. Who is the Cashier in charge of the chest at head-quarters? What security has he given?	
6. What description of chest is used? Has it two locks? What arrangement has the Executive Engineer made for the custody of the keys?	
7. What has been the largest amount of cash at any one time since last inspection? And if unusually large, what were the circumstances under which it was kept in the chest?	
8. Is there any guard over the treasure-chest? If so, what is its nature and strength; and is any security taken?	

Queries or points to be noted.	Notes of Examining Officer.
9. How is cash remitted to Sub-Divisional Officers? What is the amount of cash usually sent? What measures are taken for its protection?	
10. What is the largest amount of cash at any time kept in the Sub-Divisional treasure chest?	
11. What description of chest, and what is the nature and strength of the guard employed, if any, in Sub-Division?	
12. What precautionary measures are adopted for the custody of the cash of imprest-holders?	

Queries or points to be noted.	Notes of Examining Officer.

CASH BOOK.

13. By whom are the entries made in the Divisional cash books?	
14. Are the entries confined to actual cash receipts and disbursements of the person in charge of the chest?	
15. Are there any errors noticeable in the cash book? If so, how have they been corrected?	
16. What is the date of the last entry in the cash book? When was the book last balanced? How often is the cash book balanced as a rule?	

Queries or points to be noted.	Notes of Examining Officer.

PAYMENTS.

17. Are the entries made in a clear and distinct manner, but without unnecessary diffuseness?

18. Are the entries made at the time of payment, and exactly as the transactions occur?

19. Upon what authority are payments made at Head-quarters?

20. Are proper precautionary measures adopted to ensure that value has been received for the amount of the bill, certificate, or order, and that the document is free from clerical errors?

Queries or points to be noted.	Notes of Examining Officer.
21. Is the cash in the chest actually counted by the Executive Engineer at least once a month? On what date was it last counted, and is the actual balance found on that occasion noted in the cash book?	
22. Has any discrepancy been found on such occasions between the actual cash and the book balance? If so, how has it been accounted for?	
23. Is the Certificate Form No. I, relative to the Divisional chest, duly filed in the Office?	

Queries or points to be noted.	Notes of Examining Officer.
PASS-BOOKS.	
24. Are payments made by cheque to the fullest extent practicable? Mention the treasuries on which the Executive Engineer has drawing accounts.	
25. What is the lowest limit for which, as a rule, cheques are drawn?	
26. Are pass books received back from the treasuries, as a rule, without delay? If not, what steps have been taken to obviate this irregularity?	
CREDITS.	
27. Were the pass books of the Division carefully examined by you? If not, explain the reason, and also state when they were last examined by the Executive Engineer, and whether on that occasion found to be correct?	

7l

Queries or points to be noted.	Notes of Examining Officer.
28. In whose custody does the current cheque book (or books) remain?	
29. By whom, as a rule, are the cheques filled up?	
30. Do the counterfoils of cheques show the remaining balance, and are they initialled by the Executive Engineer?	
31. Do the counterfoils of cheques show any alterations or corrections to have been made?	

This may be omitted

Queries or points to be noted.	Notes of Examining Officer.
32. Are the counterfoils of old cheque books carefully filed?	
33. Are the receipts of cash entered in the cash book at the time of receipt or at a later date?	
34. Are miscellaneous receipts paid into the treasury promptly, and are they duly acknowledged in the treasury book?	
35. What was the cash balance on the day of inspection? Did it agree with the cash book? If not, note discrepancies and any explanation offered.	

7[illegible]

Queries or points to be noted.	Notes of Examining Officer.
36. Is there any cash receipt in the chest except that which forms *bonâ fide* the cash balance of the Division?	
37. Are local funds or funds from any other sources than the credit order, received for expenditure by the Executive Engineer without being brought into account?	

CASH ABSTRACT BOOK.

38. Are the cash abstract books of receipts and of disbursements posted up to date, and are the entries in the book clearly traceable from the cash book?	

REVENUE.

39. What record is kept of rents and other Public Works revenue which may become due?	

Queries or points to be noted.	Notes of Examining Officer.
40. Are demands for rents and other revenue romptly made upon the parties responsible?	
41. What rents or other revenue are now more than one month overdue, and what steps have been taken for the recovery thereof?	
42. Are there any contribution works in the division? If so, are credits promptly received from the Comptrollers?	

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Queries or points to be noted.	Notes of Examining Officer.

BOOKS.

43. Are there following books kept up in the Executive Engineers' Offices:—

1.	Divisional cash book	... Form	4
2.	Cash abstract book (2 parts)	... Form	21
3.	Stock abstract book (2 parts)	... Form	23
4.	Register of works, original and repairs	Form	25
5.	Contractor's ledger	... Form	29
6.	Divisional stock register	... Form	30
7.	Tools and plant register	... Form	31
8.	Stock sub-ledger	... Form	32
9.	Road metal rate book	... Form	34
10.	Register of buildings XX, 1	... Form	6
11.	Register of buildings, rent, XX, V	Form	10
12.	Estimate book	...	...
13.	Register of sanctions	... VII, 1,	26
14.	Sub register part B	...	...
15.	Service books	...	...

44. Are any other books of account kept up? If so, name them.

Do

Queries or points to be noted.	Notes of Examining Officer.
45. Up to what date are Nos. 3 to 7 posted? For what month have the accounts been submitted to the Central Office?	

REGISTER OF WORKS.

46. Are the registers of works posted up to date? Are they neatly kept and in sufficient detail? Are working rates struck for all sub-heads? Did you observe any corrections? If so, are they properly certified?	
47. Is the register of works written up from the original day-books previous to the preparation of the schedule? If not, from what is the schedule prepared?	
48. Are the entries of the several works in the register limited to the prescribed sub-heads of estimate? If not, for what reason?	

Queries or points to be noted.	Notes of Examining Officer.
49. In the case of several works or buildings executed under one estimate, does the register show the outlay on each with sufficient clearness ?	
50. Detail all works which have material at site valued at Rs. 500 or more.	
51. Is such material shown separately, so as not to vitiate the rates of works ?	
52. Are advances to contractors shown separately ?	

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Queries or points to be noted.	Notes of Examining Officer.
53. Are there any large works in progress without estimate? If so, are the rates of work fair, and such as will be covered by the ordinary rates of the station?	
54. Does the register include the detail by sub-heads of estimate of all works above Rs. 500?	

AUDIT NOTES.

55. Are audit notes prepared by the Executive Engineer generally in a complete, clear and definite manner, so as to admit of orders being passed on them without further reference to the Executive Engineer? (See Secretary, Public Works Department, Circulars Nos. 64 and 75 of 1882.) Are memos of items requiring explanation promptly replied to by the Executive Engineer?	

MODE OF WORK.

56. In what manner is work usually carried out in the division:— (1) By regular contract? (2) By petty contract? (3) By task work? (4) By daily labor?	

Queries or points to be noted.	Notes of Examining Officer.
57. Is the distinction between each mode of work clearly recognized and properly accounted for accordingly?	

DAY BOOK.

58. Are day books prepared by Sub-Divisional Officers, or in the Divisional Office?	
59. If prepared in the Divisional Office, are the day books posted up to date from the Daily Report Form No. C 12?	
60. If kept by Sub-Divisional Officers, are the pay books of previous months duly filed in the office?	

Queries or points to be noted.	Notes of Examining Officer.
61. Have day books and task work accounts, forms Nos. 6 and 8, been carefully examined, and do they afford a clear record of the labor and materials employed on each work, and of the quantity of work of each kind executed?	
62. What check is exercised in the divisional office as to the quantities of labor and material expended on each work?	
CONTRACTS.	
63. Is contract work and petty contract work availed of to the fullest extent practicable or desirable?	
64. Has security been taken in all cases for the due fulfilment of contracts? If not, what reserve is kept in hand?	

Queries or points to be noted.	Notes of Examining Officer.
65. Is there any registers of tenders accepted kept up? Are all tenders for works costing from Rs. 5,000 to Rs. 1,000 accepted by Superintending Engineer?	

CONTRACTORS' ACCOUNTS.

66. Is there a register or record kept of all petty contracts made?	
67. Are duplicates of all contract certificates, Form No. 14, and of all contractors' bills for work, filed in the office?	
68. Are there any advances to contractors (not payments on account of work) outstanding? If so, give particulars and authority for the advances?	

Queries or points to be noted.	Notes of Examining Officer.
69. Are the accounts of all contractors duly shown in the contractor's ledger, and do the entire transactions with each person appear in his account? If not, note the omissions.	
70. Are materials for work supplied to contractors duly entered in their accounts?	
71. Are the accounts of petty contracts and all who have an open or running account shown clearly in Form No. 17?	
72. What steps are taken to ensure that contractors or petty contractors shall acknowledge from time to time the correctness of the balance of their accounts? Are contractors induced to bring their own tools, *vide* Secretary's Circular No. 100 of 1882, and in case when tools are lent, is any reduction of rates made, *vide* Chief Engineer's Circular No. 56 of 1874?	

Queries or points to be noted.	Notes of Examining Officer.
73. Are there any disputed accounts with contractors? If so, state briefly the particulars, and the steps taken to obtain a final adjustment.	

MEASUREMENTS OF WORK.

74. Is there any and what record kept in the office of measurements of all contract work? In the case of roads and such like work, does the record show the locality of the work done according to mileage?	
75. Are the following duly filed in the office?— Imprest cash books ... ... Form 3 Statements of road metal ... ... Form 20 Schedule of receipts and disbursements ... Form 26 Schedule of adjustment of miscellaneous advances Form 36 Statement of the actual cash in the division Forms 1 & 2 Schedule of deposits (ordinary) ... Form 36 B Schedule of deposits (contribution) ... Form C 23	
76. Do all the statements, vouchers and accounts bear evidence of having been duly checked by the Divisional Accountant, and, where necessary, by the Executive Engineer also?	

Queries or points to be noted.	Notes of Examining Officer.
77. Are the accounts of Sub-Divisional Officers despatched, as a rule, to the Divisional Office by the 5th of the month following?	

STOCK.

78. What was the balance of stock in the Division at the end of the month for which accounts were last submitted?

		Rs.
1.	Small stores	
2.	Building materials	
3.	Timber	
4.	Metals	
5.	Fuel	
6.	Thatcher's materials	
7.	Painter's stores	
8.	House fittings	
9.	Cordage	
10.	Miscellaneous	
11.	Manufacture of stock	
	Total ...	

79. When and by whom was the stock in each Sub-division last counted; and were the quantities on that date duly certified to?

Queries or points to be noted.	Notes of Examining Officer.
80. Was it found to be correct as regards quantities on that date? If not, have the discrepancies been duly accounted for?	
81. Are the prices at which the stock is now rated fair and reasonable with reference to the rates at which it is now manufactured or purchased?	
82. Are there any surplus materials in the Division on which there have been no transactions during the past six months, and which are not likely to be required within twelve months?	
83. If so, have any and what steps been taken to dispose of these?	

Queries or points to be noted.	Notes of Examining Officer.
84. What items of stock are accounted for in detail in Stock Sub-Ledger, Form No. 32?	
85. Are materials in this Division usually obtained by purchase or by manufacture? Are materials obtained by purchase as far as practicable?	
86. What is the balance under the head of Stock Manufactures?	Rs. A. P.
1. For bricks	
2. For other materials	

MANUFACTURES.

87. Is this amount reported by the Executive Engineer to be fully covered by materials in course of manufacture?	

D 16

Queries or points to be noted.	Notes of Examining Officer.
88. What steps have been taken by the Executive Engineer to satisfy himself on this point ?	
89. Are the operations shown in sufficient detail in the Register Form 25 B, and is the account of each operation balanced and adjusted? If not, when and how were operations of each description last closed ?	
90. What are the balances, if any, at debit of the account "stock sales"? Have any of these amounts been outstanding for any length of time; and if so, what steps are being taken for their adjustment ?	
91. Is the Divisional Register of Tools and Plant posted up to date? Is it complete, correct, and have you carefully examined it in detail, checking receipts and issues with sanctioned estimates, survey reports and transfer statements ?	

Queries or points to be noted.	Notes of Examining Officer.
92. Have all old and unserviceable tools, &c., been disposed of?	
93. When and by whom were the tools last counted in each Sub-Division? Were any discrepancies noticed? If so, what steps have been taken in the matter?	

ROAD METAL.

94. Is the Monthly Statement of Receipts and Issues of Road Metal, Form No. 33, kept up to date in the Divisional Office?	
95. What quantity of metal is in store on each main line of road or in each Sub-Division?	

Queries or points to be noted.	Notes of Examining Officer.
96. Are the Sub-Divisional Return, of Road Metal, Form No. 11, duly filed in the Office?	

MISCELLANEOUS.

97. What is the total amount of miscellaneous advances outstanding?	
98. Mention those sums which have been outstanding for more than three months, what steps have been taken for their recovery, and whether any of the items are considered irrecoverable.	
99. Is the account of deposits properly kept?	

Queries or points to be noted.	Notes of Examining Officer.
100. Is there any register or valuation statement of the Government buildings and lands in the Division kept up? If so, is it corrected from time to time?	
101. Are there files of all Circular Orders of Government in the Public Works Department kept up?	
102. Is there any Divisional Rate Book kept up? If not, on what date are the rates for estimates calculated?	
103. What Sub-Divisional transfers have been made since last inspection? Are the transfer reports duly filed in the Office, and were all irregularities and deficiencies duly brought to the notice of the Superintending Engineer and Examiner?	

Queries or points to be noted.	Notes of Examining Officer.
104. Are the Correspondence Registers up to date, neat, and complete?	
105. Are all Pass Books kept in Cash Chest, and is there a Register of Securities deposited in Savings Bank?	
106. Are all Service Books posted to date, complete, and properly attended?	

List of accounts kept.	State of account.	Reference to paras in Inspection Report noticing accounts.
Cash Account—		
Cash Book		
Cash Abstract Book		
Cash Account Current		
Cash Pass Book		
Cash Treasury Remittance Book ...		
Stock Accounts—		
Abstract of Receipts of Stock ...		
Abstract of Issues of Stock ...		
Stock Abstract Book		
Stock Account Current		
Sub-Divisional Stock Register ...		
Sub-Divisional Tools & Plant Register...		
Stock Sub-Ledger		
Miscellaneous—		
Day Book		
Taskwork Accounts		
Contractors' Accounts		
Register of Works		
Sub-Register, Part B		
Schedule of Receipts and Expenditure.		
Contractors' Ledger		
Receipts and Issues of Road Metal ...		
Schedule of Miscellaneous Advances...		
Schedule of Deposits (Ordinary) ...		
Schedule of Deposits (Contributions) ...		
Service Books		
Savings Bank Pass Book ...		

Cd (Revised).

Information Concerning the

Serial No.	Name of member.	Loans obtained for previous debts.		Loans used to discharge previous debts.			
					For discharging prior encumbrances.		
		To discharge prior encumbrances	To discharge other debts.	For clearing simple debts.	amount paid	No. of discharged mortgage deed or document	Remarks (as to the encumbrances originally thereon not having been redeemed, if any.)

Cd (Revised).

Information concerning the fa

Serial	Name of member.	Loans obtained for previous debts.		Loans used to discharge previous debts.			
		To discharge prior encumbrances	To discharge other debts.	For clearing simple debts.	For discharging prior encumbrances.		
					amount paid	Rs. & discharge of mortgage taken	Remarks (as to the encumbrances originally shewn not having been redeemed, if any.)
3							

Agricultural Bank.

poses for which loans were obtained and used.

Loans obtained and used for agricultural purposes.														
Loans obtained.	Loans used													Remarks (as to inspection of improvements &c and misuse).
	To purchase manure	To purchase seed	To buy cattle	To improve waste land	To sink wells	To pay landlord	To extend holding	To plough and other implements	&c works and repairs				Total	

C_c (Revised)

Information Com

Month.	Receipts.												
	No. of days in the month on which this area transacted business	From Treasury	Deposits		Entrance fee	Interest received	Penalty recovered	Loans repaid				Other items.	Total Receipts.
			From members	From others				Class I	Class II	Class III	Class IV		

Agricultural Bank

ming the extent of business transacted.

Expenditure.														Cash balance if in excess of the prescribed limit		Remarks
Paid to Treasury		deposits		Paid to members as loan				To Government on account of interest.	To depositors on account of interest.	Establishment charges	Printing charges	Contingencies	Total Expenditure	amount	Rs. 2 lakhs in the work-ing cash balance	
Towards reduction of loan	To Current account	To members	To others	Class I	Class II	Class III	Class IV									

A draft of a set of questions for the use of inspecting officers has been submitted separately for the consideration of Government with my letter No 255 dated the 26 ultimo.

As regards the forms for the collection of statistics and information for the preparation of the Annual report, now under consideration I beg to ~~submit~~ that those submitted with my letter No 233 dated 13 ultimo can still be prepared from the prescribed Registers and Accounts, thus :—

Form I.- gives the number of members and the increase & decrease thereon, and a caste-wise classification of those remaining on the last day of the year. This can be prepared from the Register of Members. The caste-wise classification is intended to show if the real cultivating classes are fairly represented

II gives extent & value of the immovable property held by members and the fluctuations thereon. This can be prepared from the Register of Property, and is useful as showing the resources of members and the solvency & otherwise of their Association

III. gives the state of the Bank's funds or Capital, what was obtained from Govt or from members or from others and what was repaid. This can be worked from the Cash Book and Ledger

IV shows the different classes of loans granted by Bank out of its funds and the extent of renewal of each. This can be prepared from the Ledger, the Reg^r of applications for loans, and the Register of Documents.

V. shows the use made by members of the loans obtained by them, what proportion was used to discharge mortgage debts and what proportion to discharge simple debts and for agricultural purposes. This can be prepared upon the Reg^r of applns for loans which is kept in all banks and upon the Reg^r showing the application of loans which some banks like Tiruvarur have kept as also from the Documents. Where the entries in the Registers are vague oral enquiry has to be made and such enquiry seems to be regarded as one of the legitimate purposes of inspection

VI. shows the payments made by members towards Principal and interest in respect of each class of loans. This can be prepared

(4
prepared from the Cash Book and the Ledger

Form VII shows the arrears left uncollected and can be taken from the Ledger & the Rec'd documents

" VIII show the amount of interest paid by the Bank & sorts and deposits each of its carriers and can be prepared from the Balance Ledgers

" IX shows the amount of establishment charges & other salaries this can be prepared from the Cash Book Bazaar Book and contingent Register

" X shows the Surplus and Reserve fund and can be prepared from the Balance Sheet

Each of the above forms, besides being capable of being prepared from recorded accounts seems to serve a useful purpose and to be in its proper place in the natural sequence of things In constructing the forms simplicity had been aimed at consistently with the exposition of the information provided for therein would be required for the purposes of the Annual Report, and certain matters upon which the District Officers and the Government would it was thought be glad to possess information were by means of foot notes denied but which could not conveniently be set forth in the forms, to be explained in the Col" of Remarks as is specially done in the construction of forms Such extra information may or may not be used for the purposes of annual report, but the occasion for the collection of annual statistics being also the occasion for the ordinary inspection of banks at which enquiry is deemed called for as to the condition & resources of the banks the mode of conducting & managing their affairs, the action of the Boards of Directors the safety & prudence of their management &c &c was considered expedient to provide for inspecting officers notes and observations on such topics of general importance in the Col. of Remarks.

In Europe and America the collection of Statistics and the personnel & publication of reports in sufficient detail by Commissioners or Comptrollers are considered most essential to the interests of the banks and of the Public and the question here is whether the only Report which we the Public once a year we may endeavour to convey a fair clear insight into the condition of the banks and the way they are managed,

confine ourselves to the barest skeleton. The forms
used in the collection of figures in the first report 1897-98
are excellent in favor of perusal and reference.
Short report was however considered defective by
a competent authority hence the attempt to make
the next a future one as descriptive of the working of
banks as possible

Educated and highly paid Govt officials accus-
tomed to collect and revise more elaborate statistics
other branches of Govt work deny the ne
cessity to increase the forms under consideration,
and not the uneducated practical workers
Members of banks there need not, it is humbly
submitted, be an endeavour to exclude useful
information necessary either in report or for
administrative purposes in view to make the
forms model & simplicity

As regards the observation that the forms were
unnecessarily inquisitorial, I would respectfully
invite attention to the following extracts from Mr Nicholson's
work

(1) "The State in no case leaves this form of bank to its own
devices but watches its proceedings with jealous care,
and usually by special law provides most stringent
rules and heavy penalties for malfeasance or even neglect
of regulations. It is true that Continental Europe is
accustomed to a general regime very different from that
of England and India where the principle of non-intervention
is generally held to be the true gospel in political economy
but in the matter of these land banks the intervention of
the State is so marked as to show that there are particular
reasons for it, some perhaps historical... some,
certainly in the nature of the operations to be undertaken
and the class of people to be dealt with" - page 103.

(2) "Yet it is in the direction of supervision and control by
the executive, or by Courts otherwise than in their judicial
capacity that modern legislation tends for all
societies, while for all societies that deal with popular
thrift, providence, benefit, banking, credit and insurance
supervision has in all countries always been exercised
by the State; this supervision is steadily tending to greater
development

b) development even in England and America, while experience has not produced a very stringent law in Germany. It can hardly be contended that while State supervision tends to develop in Europe and America where every form of commercial as of other action in the popular claim towards the people are more or less accustomed to free and prompt action in business matters and are sufficiently educated in business matters to look more or less after their direction and preservation and where publicity through a universal press is comparatively complete such supervision is absolutely unnecessary in a country where most business actions in the interest of infancy where financial strength, banking and credit are practically unknown here the clientele will be the peasants and petty traders of the country side and to them the press is only beginning its usefulness.

It would seem that the appetite for popular banks in India is disposed to allow excessive scope for Government supervision than those adhering to the old British Indian tradition might dispose to do. In the last part to my letter No 255 dated the 26th ultimo I have referred to certain passages in Nicholson's work as to the need of supervision & control and I beg to refer here to the following additional passages

(1) page 287 under the head "Management & Administration"
(2) " 291 " "Supervision"
(3) " 284 " "Examination of Affairs"

The favour of early orders is solicited

Yours faithfully

నంబరు I

నంబరు II

నంబరు III

నంబరు IV

(8)

Memo

As desired by the Councillor, the forms prescribed by Mr. B. Ramaswamy Aiyengar for Collecting Statistics for the Administration Report for 1900-01 have been revised in consultation with him. The X forms have been reduced to VI and as regards form no. V, Mr. Ramaswamy Aiyengar is of opinion, that all the detailed particulars as per headings of the original form no. V are very necessary but undersigned thinks that the information as per revised form no. V will suffice

Inspector of Agricultural Banks in Mysore

20-7-1901.

Wed.

Dear.

I am anxious to hear all particulars respecting the Agricultural Banks of which you are Secretary and which I had a description of when I was in Rome and which I am anxious to obtain (especially the Model or Rules of the Institution generally) and as certain Pendings referring particularly to the Model Farm which you were good enough to lend me to the Museum also the Presentation Copy which you kindly promised to send me. I have not yet received the Rules of the Institution which you kindly promised to send me. I have not received them -

(10)

[illegible]

May I request you to kindly expedite them submission & I should be much obliged to have them tomorrow if possible

6/10/01

Memo Recd
& Ans 2nd Oct
With papers
regarding —

1) Amendt of Articles of Assoc[n]) Have drawn attention to the [illegible]

2) Statistical forms & Inspection Memo —) I have prepared the [illegible] & submitted for [illegible] to the Dr which [illegible] [illegible] [illegible]

6/10/01

Recd
7.10.1901

(11)

Submitted to Mr 2d Comm.
— Cellor

In Connection with
Agricultc Banks
the statistical
forms for the Advn
Report and the
form of Inspection
Report have been
gone through by
Messrs Lamas Commissa
Chengsya Chitty
& Myself. It has
been agreed upon
that the forms as
now revised may
be prescribed. I
have put up a
draft which is
generally in
accordance with
our views.

In the inspection

Mr Lucas

^ as directed

(12)

an Enquiry as
regards relationship
among members
by blood, marriage,
money transaction
etc may be
ordered the
names & the
numbers related
& one another
as above and
amounts ~~from~~ one
by them to
Bank or the
date & inspection
may be required
to be made own
this bill give
one can calculate
& how the funds
are appropriated
by some of the
influential members
of the Executive
the other members
who go to swell
the number

11
23/9/01

I have not been able to go through these papers more than cursorily. I wished to discuss with Mr. Rama Rau but he was on leave till ~~to~~ today. I have no time ~~to~~ to attend to this today & submit the papers as they are urgently asked for.

It seems to me necessary that we should not go to too minute elaborateness & expect theoretical ~~fo~~ thoroughness in such institutions. ~~The~~

7/10/1907 [signature]

Recd
7 10 1907

I think the rules proposed have been simplified as much as possible and should at once be adopted.

The Department has
a very limited -
I may even add
very ~~not~~ small
use except in the
interest & life of the
Banks concerned &
of the Govt - Any
interference ~~with~~ for the purpose
~~the market~~ & do the
whole of the mischief
required - Local
Relief Notes,
except in a few
rare cases, cannot
be issued to relieve
that which interferes
with the legitimate duties
The creation of the
Note-of Our Realm
may be attended with
but little evil if we
do not ~~at~~ at the
~~same~~ time ~~withdraw~~ withdraw
the Notes of the
Banks (which will be
necessary & desirable)
by Govt & local
Currency at the same

(16)

Please submit to Secretary for favour of early & personal attention

8/10/10

Hrs
8/10
5:30
(Let me have to-morrow)

Submitted to the Secretary with the draft to-day

14/10/1901

Rec'd 15/10/01 2216

2568

This is a help in the direction of curtailment I may shortly be required to effect.

27.XI.07

Office.

Put up a copy of Questions received from Shimoga relating to Agl Banks.

3/11/1901

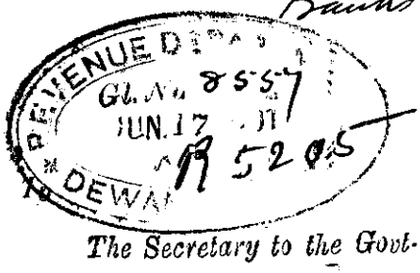
RECEIVED AT MYSORE

Rec'd at 4 5/11/01

Rec'd 8/11/01

Gen. 30] 1900-1901 ~~1899~~ (3)

From The Inspector of Agricultural Banks in Mysore,



To The Secretary to the Govt. of Mysore,
General and Revenue Dept.

Submitted to the 2nd Councillor with

DFK 9.
18 ~~1000~~ 496
Sl. No 5

Dated 13th June 1901
Despatched 14th do
Received
General No. 233
No.
Enclosure No. 3 & 1

In reply to

SUBJECT.

Submitting some suggestions re Compilation of Statistics for the Administration Report for 1900-01.

References (to be entered only in the Dewan's Office).

Ref. 22/6/01

Ref. 2-24.6.01

Submitted to the Secretary for orders
24/6/01

22/6/01

No 2336 & 3 (17)

Office of the Inspector of Agricultural Banks in Mysore,
Dated Bangalore 13th June 1901.
14th

From

The Inspector of Agricultural Banks in Mysore,

To

The Secretary to the Government of Mysore, General and Revenue Departments.

Sir,

I beg to invite reference to para 1 of my report on the working of Agricultural Banks in Mysore for 1899-00 in which is explained the difficulty experienced in collecting materials for that report, and to request that Government may be pleased to give early consideration to the following matters as with the expiry of the current year at the end of this month the need arises for the collection and compilation of statistics for 1900-01 and the preparation and submission of report for that year :-

(1) The forms to be prescribed for the collection of information which the Government may desire to have on the working of these Banks.

(2) The person or persons to be deputed for filling up the forms after inspection and enquiry.

(3) The authority to receive the forms and prepare report.

2. I venture to enclose a set of forms in Kanarese for

Vol I to X

for collection of materials in respect of each bank for such consideration as they may deserve.

The tabulation of the same in English in respect of all the banks may be made in the forms Nos. I, II, III, IV A, V VI & VII adopted for the Report of 1899-00 with a slight change in IV A as shown in the form appended.

3. The attempt made to get forms filled up by the managers of the banks themselves for 1897-98 did not quite succeed. In many of the banks there are not men competent to do this kind of work and at the inspection material errors were found in some of the figures compiled by them; further in some quarters the work was regarded as a grievous addition to the already clerical and other duties the managers are required to perform gratuitously. The Inspector cannot possibly visit all the 61 banks or arrange with the small staff at his disposal for the preparation of forms in regard to all of them, within the period usually allowed for the submission of annual returns after the close of the year. It seems to me therefore advisable to depute Local officers of Government to inspect the banks at their convenience in the course of the six weeks immediately following the expiration of the year and prepare and submit the prescribed Statements with remarks and explanations. Under an arrangement of this kind the Inspector's work for about half a year will have been done by others, but he may

take

take up (1-7) some of the banks having the largest number of transactions and attend, if necessary, to compiling and drafting report. An outline of an arrangement for inspection is submitted for consideration.

4. The returns and reports of local officers having necessarily to pass through the Deputy Commissioners, they may be submitted direct to the Secretariat or to such other authority as may be deputed to make the compilation.

5. The favor of early orders is solicited in view to the Inspector's utilising his visits to banks immediately after the close of the year, for the collection of materials for report and thereby avoiding another visit by himself or others to such banks for the said purpose.

I have the honor to be,
Sir,
Your most obedient Servant
Chamaraja Nayaka
Inspector of Agricultural
Banks in Mysore

Taluk - Name of Bank -	Officers by whom Inspection may be made		
Doddballapur - 1 Talgavara 2 Hulkunte	The Amildar or an Assistant Commissioner		or Inspector
Nelamangala - 1 Dyamasandra 2 Sulkunte 3 Billankote	Do	Do	
Magadi - Tavarekere -	Do	or Assts Comm^r Closepet Range, or Inspector	
Channapatna - Closepet - -	Assistant Commissioner Closepet Range, or Inspector		
Anekal - 1 Bidarkuppe - 2 Attibele -	Amildar, Assistant Commissioner Do	or Inspector Do	
Devanhalli - 1 Ardesahalli - 2 Vadigenhalli	Amildar or Assistant Commissioner Do	Do	or Inspector
Kolar - Muduvatti -	Amildar or Assts Commissioner		
Chikballapur - Tippanhalli -	Do		or Inspector
Goribidnur - Sabbanhalli -	Do	Do	Do
Malur - Hongenhalli	Do	Do	Do
Tumkur - 1 Manchakalkuppe. 2 Kyatsandra 3 Gulur 4 Ariyur	Do Do Do Do	Do Do Do Do	Do Do
Maddagiri - 1 Kadagattur 2 Ramgiri	Do Do	Do Do	
Chiknaikanhalli - Chiknaikanhalli	Do	Do	
Sira - Haladodderi	Do	Do	
Tiptur - 1 Turuvekere 2 Mavinkere 3 Honvinkere	Do Do Do	Do Do Do	
Channarayapatna - Channarayapatna	Do	or Sub-divn Officer	or Inspector
Seringapatam - 1 Pulkalli - 2 Kyatanhalli - 3 French Rocks 4 Seringapatam	Sub Divn Officer, Assistant Commr Do Do Do	Do Do Do Do	or Do Do Do

(211)

Heggadevankote	Sargur	Amildar or Assistant Commissioner or Inspector		
Gundlupet	Kaggala	Do	Do	Do
Nanjangud	Nanjangud	Do	Do	
Mandya	1. Mandya	Do	Do	
	2. Satnur	Do	Do	
Manjarabad	Sakleshpur	Sub-Divl officer		
Shimoga	Vishvadarkoppa	Dy Amildar Kumsi, or Asst Commr		
Channapatna	1. Nallur	Amildar or Assistt Commissioner		
	2. Samlapur	Do	Do	
	3. Santebennur	Do	Do	
Honnali	1. Honnali	Do	Do	
	2. Nyamti	Do	Do	
	3. Soga	Do	Do	
Shikarpur	1. Isur	Do	Do	
	2. Chinchupuli	Do	Do	
	3. Haranahalli	Do	Do	
	4. Salur	Do	Do	
	5. Sagga	Do	Do	
	6. Hitla	Do	Do	
	7. Tadasani	Do	Do	
	8. Sirsikoppa	Do	Do	
Sorab	Kolsiri	Do	or Sub Dy officer	
Sagar	1. Arkalgud	Do	Do	
	2 Jenasinkuni	Do	Do	
Chikmagalur	1. Chikmagalur	Ke Dy Commr or Assistant Commissioner		
Kadur	Sakrepatna	Amildar or	Do	
Koppa	Arsikoppa	Do	Do	
Chitaldrug	Mallapura	Amildar or Assistt Commr		
Holalkere	Dalya	Do	Do	
Davangere	Malebennur	Dy Amildar Honkan or Assistt Commr Davangere Range		

13 June 1901

Ramachandra Rayaji
Inspector of Agri Banks
in Mysore

Note:- If the Government be pleased to sanction inspections by local officers, it is requested that Deputy Commissioners may be asked to instruct officers to be deputed by them for the work, whether Assistant

(24)

Commissioners or Amildars - (1) to hold inspection and enquiry in the bank offices or, where these are not commodious, in a convenient place in the villages in which the banks are situated, and (2) to be courteous and considerate to the managers and members - There had been instances in which executive officers required managers to appear before them with all books and documents either at their Head Quarters office or at their camp office some miles from the bank-house, and in one case the agent is said to have had to go to more than one camp with his books. Amildars generally write orders to the banks especially to those conducted by Shanbhogs, Patels or other local men not possessing the importance of English learning and treat them as inferiors. They submit, but grumble -

V. Ramachandra Ayyangar
Insp. of Agr. Banks -

Appendix [illegible]

Confidential

Report on Inspection of the Agricultural Bank at ..... in ..... Taluk.

(23)

Date of present Inspection.....

2. Whether you have studied the Papers relating to the formation and workings of Agricultural Banks in Mysore, the Articles of Association and the provisions of the Mysore Companies' Regulation

This is out of place & should be omitted.

3. Whether there is a duly registered suitable bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

4. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours, if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call, and on how many days in a month is business done.

This is too vital

(21)

4 Whether the bank's registers, accounts, title deeds, documents, Cash balance and other property are kept in the bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5 Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and the office bearers reside; and if business was extended to any new village whether there was proper sanction for it.

6 As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected and registered; in case of members belonging to a joint Hindu family or

or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working the bank has gained or lost in strength, energy and usefulness since formation & last inspection.

As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the bank; any notable instances of new acquisition or improvement since formation of the bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any has the bank obtained or the part of the General Assembly afford against alienations and relinquishments

prejudicial to the bank's interests; compare the net amount of the value of property as per latest authenticated list with the amount of liabilities of the bank at date of inspection.

9 As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the bank had in its dealings unauthorizedly exceeded the limit, and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived viz.- Entrance fee, Contributions, Loans from Government if any, loans from others, Deposits from members (1) in Cash and (2) in grain Deposits from outsiders, Debentures &c, Note whether the bank's credit is well established and sustained or steadily growing: if otherwise, to what extent such result is due to any action or omission of the bank's authorities and what other causes are likely to have contributed to it; whether the lessons

of

& Co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

7 As regards Government loans- note whether the terms fixed for re- payment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the bank at date of inspection; whether the loan may be continued pub- ject to the terms allowed for repay- ment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 & 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

As regards loans and deposits from others, note the terms allowed, generally, in regard to rate of interest and time for repayment; whether the sanction of the General assembly had been obtained to the rates of interest.

and other essential terms; whether the obligations incurred were in any way in excess of the bank's requirements or of what local conditions of credit, prudential considerations and the progress and well being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred punctually, completely and satisfactorily.

(11) As regards the Bank's transactions. Compare the Cash Book with the ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment registers, Documents &c. Is it posted up from actual transactions as they occur and in order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable, and note here such as are considered to be grave. In the case of corrections, see they are initialled by the President and Agent

Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected?

Note date of the last entry in the Cash Book and the Cash balance on that date according to the Cash Book and as forthcoming in the bank's Chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilised? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained?

Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President for surreptitious use by himself or other members of the Board?

12) Note the general results of the bank's cash transactions up to date of inspection in the marginal form, and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars

Receipts.	Rs. A. P	Expenditure	Rs. A. P
From Treasury		To Treasury, Loan Account	
" Depositors		" Depositors, principal repaid	
Entrance fee		" Members as loan	
Interest & Penalty		" Govt: on account of interest	
Loans repaid		" Deposits	
Other items		" Printing Charges	
		" Establishment "	
		" Contingencies	
Total		Total	

13) As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Sec. 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans had been granted to any in contravention of these rules, members of a joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for explained with sufficient clearness

in

in the Darkhasts; is the application and use made of loans watched by the Board of Directors or other authority and have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending?

Note the sums obtained and used for the several purposes indicated, in the marginal form-

Amount obtained	Rs.	A.	P.	Amount spent	Rs.	A.	P.
1. To discharge encumbrances.				1. Paid for discharging encumbrances			
2. To other debts				2. To discharge other debts			
3. For the following agricultural purposes				3. For the following agricultural purposes			
(a)				(a)			
(b)				(b)			
(c)				(c)			
(d)				(d)			
				4. For other purposes			
				(a)			
				(b)			
				(c)			
				(d)			

As regards securities obtained, note the mortgage deeds in favor of the Bank are in proper form, executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage

deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged, and their amount; the proportion the loans of first class bear to the amount of property mortgaged, notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts &c. obtained, had been produced, and in case of notable exceptions when they are expected to be produced..

Note particulars in the marginal form.

	Rs.	A.	P.
Loans of 1st Class outstanding at date of inspection exclusive of re-payments.			
Do of 2nd class " "			
Do. of 3rd class " "			
Do. of 4th class " "			
Value of property under mortgage to Bank.			

15. As regards punctuality, completeness or otherwise in the payment of dues by members - note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office bearers and (2) among other members; the amount of instalments ~~over due~~ and remaining unrecovered

unrecovered at date of inspection; the amount of 2nd and 4th class loans like. wise over due remaining unrecovered; Causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the bank had been fully recovered, and whether the interest due to Government and to other creditors duly paid; Arrears if any, how explained and when expected to be paid?

As regards Surplus, note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realised; what amount has been carried to the Reserve Fund by resolution of the General assembly; how the reserve fund is invested; how the

(21)

remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus.

If the Bank has other assets, what they are & their value?

15 As regards meetings of General Assembly note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not explain the same to the office bearers and others present; note whether meetings had been held regularly every half year; whether any and what no. of extra-ordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank's affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

7. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet what arrangements exist for the discharge of their duties and functions, and what record exists of their proceedings; whether any and which of them have been taking special interest in, and working with zeal for, the progress of the institution.

8. As regards supervision - whether any and what arrangements the General Assembly had made for control and audit; are they effective and satisfactory.

9. As regards Registers and Accounts, See appended list, note therein which of them is kept and how

10. General Remarks regarding the State of the Bank.

List of Registers & Accounts	State of Register or account	Reference to paras in Inspection Report noticing the Registers and Accounts.
I. Register of Members		
II. " of applications for loans		
III. Cash Book		
IV. Ledger		
V. Minute Book		
VI. Register of Balance Sheets		
VII. Property Register		
VIII. Register of monthly Cash Abstract		
IX. Register of bonds		
X. Receipts by Bank to members		
XI. Depositors Ledger		
XII. Treasury Pass Book		
XIII. Chalan Book		
XIV Cheque Book		
XV. Receipts by members to Bank		
XVI. Register of Directors		
XVII. Register of directors' Proceedings		
XVIII. Register of appropriation of loans		
XIX " of Contingent expenses		
XX " of disbursement of pay & Establishment		
XXI. " of 'From' Letters		
XXII. " of 'To' Letters		
XXIII. Visitors Book		

[illegible]-

1900-1901 [illegible]

	నక్షే			నక్షేల [illegible]	
	[illegible]	[illegible]	జుంలా		
[illegible] - [illegible]				[illegible]	[illegible]

IX

..... డిస్ట్రిక్ట్ ..... కాలుగు ..... చేపకపాయిలు పట్టువారు

పార్లమెంటుసభ్యులు పంపిణీ పట్టికలు మొదలగువాటిని తెలియజేయుటకై — 1900-01 సంవత్సరమునకు.

	1894-95	1895-96	1896-97	1897-98	1898-99	1899-1900	1900-01	మొత్తం
1 పంపిణీ చేసినవి								
(a) గుర్తింపబడిన పట్టుదారులకు ఇవ్వబడినవి								
(b) మొదటిసారి పట్టుకొన్నవారికి ఇవ్వబడినవి								
(c) పంపిణీ చేయబడని మిగులు								
2 కొనబడినవి								
3 అమ్మబడినవి								
4 తిరిగి పట్టుకొనబడినవి								
5 మనుషులు చనిపోయినవి								
6 తిరిగి ఇవ్వబడినవి								
7 ప్రింటింగ్ ఖర్చులు								
8 పోస్టేజీలు								
9 కొనుగోలు								
10								
11								
12								
13								

¼ 286.

VIII

. . . . . జిల్లా లో . . . . . తాలూకా లో . . . . . వ్యవసాయదార్ల సంఖ్యలు

1900-1901 సంవత్సరానికి సంబంధించిన వివరాలు

	కల్లాకపళ్ళు పన్నులు				కొలతింపుదార్ల పన్నులు				శేరా (చాంపిల్లు కిక్కిరించి కుప్పలుగా పోసినవి)
	కింది సంవత్సరం పన్నులు		పైన సంవత్సరం పన్నులు		కింది సంవత్సరం పన్నులు		పైన సంవత్సరం పన్నులు		
	రూ	ణా	పై	రూ	ణా	పై	రూ	ణా	పై	రూ	ణా	పై	
I తరగతి భూమి -													
1894-95 సంవత్సరాల్లో													
1895-96 "													
1896-97 "													
1897-98 "													
1898-99 "													
1899-00 "													
1900-01 "													
మొత్తం													
II తరగతి భూమి -													
1894-95 సంవత్సరాల్లో													
1895-96 "													
1896-97 "													
1897-98 "													
1898-99 "													
1899-00 "													
1900-01 "													
మొత్తం													
పై రెండు మొత్తం													

(1)

There are 3 papers for orders: —

1. No: 617 of 14th June from the Dr Govt, Hassan Distt, submitting a report on the inspection of the Agricultl Bank at Sakleshpur —

The Statistical Statements recd with the above have been sent to the Inspr for Agricultural Banks

And a draft order on the inspection report is submitted herewith for approval —

I do not quite like the form. We may as well append the observation in the form of a Consecutive order, reserving to paras in the beginning. Please see draft also like that & submit both to the Councillor.

Officials for approval

Revised draft put up 11/12/02

2. Letter No 618 of 14th June 02 from the Deputy Commr Hassan forwarding a report on the working of the Agricultl Bank

x Vide Govt Order No. 23 RCA (1) 94 dated 10.01.96.

Issue the first draft please without delay

(2)
and recommending the grant of an addl loan of 1 Lakh & Rupees

This report is submitted by Mr Cowie with reference to the direction contained in Govt memo no 1131 of 2.8.00 (Spare Copy putup)

Pending the addl loan of one lakh & Rupees will be sanctioned by Govt, the D.Y Comr proposes the appointment of a Coffee Inspector on Rs 100+15 per mensem (the cost being borne by the Bank) for the inspection of the Coffee Estates concerned.

Other proposals advancing such as money for working

Govt & the place to have an engineer on the spot & Let how these Banks can be excluded from

These proposals are revolutionary and practically mean the assumption by Govt of the charge of all estates I think it would be advisable to consider the affairs of these Coffee banks together by appointing a proper committee of experienced Offrs.

Thus matters they have got into

12/8/1902

further 11 demands
the interest due
by post, and making
repayment by
instalments after
a period of 25
years are also
submitted for
consideration
in case the addl
loan is refused.

The Inspector
of Agl Banks states
that the question
of granting further
help by the Bank
may be taken into
consideration
(Vide his letter
No. 1961 17 July 1902,

3 The 3d paper
the Hyderabad No 619
of 14th June 1902
This relates to
the question of

Repayment
referred to Govt
order no 1025-1-60
dy 27.6.01
The Bank pray
that they may
be allowed to
make repayments
after 3 years
from 1901-2
& thereafter to
commence re
payment in
10 years - the
Govt is not
sure of this Bank
the longer period
proposed by them

In the mean-
while Govt
order no 55-126+9
dy 5.6.02 has
been issued
regarding the
arrears of

It is evident that
the bank is quite
unable to meet its
obligations.

I will look
in to this also

Encl no 15

3

entered into
by the Lessee
the time fixed
therein - 30th
June 02. has
elapsed - no
further report
received from
the Lessee
on sight

[illegible]
The Secretary

24/7/02

The 2nd
Councillor.

26/7

Rd
2-8-02.

26/7/02

1/8/02

with the thanks to
the Chairman & the
Board as well as the
Chittagong Board
Please requisition both
the files for me about
the 15th Sept-Oct. of

2/8/02

2d councillors order

Sekkaram'n

"I wish to speak to the Dewan about this Bank as well as the Chilkmagalur Bank. Please resubmit both the files to me about the 15th inst"

Subd.
M. 13/8/02

Mr Mudliar the secretary
According to the present order bution list. papers & Agl Banks shd be submitted to Mr 1st Councillor but this may be subm to the 2d Councillor in accordance with the specific order noted above
M 14/8/02

I think it had better go to the V.P.C. who may if he wishes

May the files be submitted
to you now or to the 1st
Councillor?

26/8/1902

The 2nd
Councillor

26/8/02

The files may of course go to the 1st & handing him a Do communication which some time back I received from the Bg Kirchberger - C

31/8/02

A-B

It seems true that some threatening-ment is desirable in the case of the two Coffee Banks such as the abovementioned a Special Allowance and the Granting on recommendation of annual advances subject to speedy adjustment out of the sale proceeds of the crops realized

C

31/8/02

× with 2d Councillors note on the Coffee Banks of 1.9.02 M 2/9/02

(3)

1st Lawrence Order

dt. 12.9.02

"Please see first draft

"Please do not delay

"I am going to the place

"to hold an inquiry on

"the spot & then shall

"be able to submit a proper

"list."

According the first

draft is submitted

for approval

15/9/02

Submitted to the Dewan

15/9/02

D 15.9.02
6.56

Such bundles of papers backwards & forwards cause great delay. When under the rules a paper is sent with Counsel's it is more convenient if they send them on with Dewan with their remarks if any under rule II Clause 3. This suggestion is made to avoid delay. In this instance the order may be issued

19.IX.02

Send copies of this to Counsel

P.T.O

14

Submitted by the Secretary

Comptroller's letter No 1329/151 of 13th September 1902 regarding the inability of the Sulkalpur Agrl. Bank to pay arrears of interest due up to December 1901 is submitted for orders

dt 20/9/02 VL 20/9/02

To the Dewan through the Ist Councillor. VL 20/9/02

All these questions have been dealt with in my note dated 26th ultimo. Only the question of appointing an "Inspector of Coffee estates" is still pending consideration. The meeting agreed that it would be best to have a European for the post. Whether one man would suffice for both the duties & how much he should be paid & also the selection of a suitable person has been left to the Deputy Commrs

21/10/1902 Mysore

I would request that very early orders may be passed on my note. The case is an urgent one & relief is to be given early

21/10/1902

Submitted to the Dewan direct with my memo dated 26th ultimo, & have the

Vide Collection 100 of 96 Sls 9, 11, 41 & 42

21/10/1902

R 5163

A 1901-02

FROM D. [illegible] Hrs Esquire
Deputy Commissioner
Hassan Distt.

Banking
18
~~1901~~ 96
R.no 8

To N. N. Narayandasaya Esq. B.A.
— H.L.
Secretary to the Govt
of Mysore Agri & Rev
departments.
Bangalore

Dated 14th June 1902.

Despatched 22nd June 1902.

Received

General No. 617
No. 5.

Enclosure No. 7 Statt & 1 Report

Submitting report
and certain Statements
about the Agricultural
Bank at Sakleshpur

Returned. The Hd Asst
to put this in form and
to the Inspr of Agl Banks
for note & return

hk
2/7/02 The Dr should have sent the 8th Dred to the Inspector - May the may now be sent to him at once
hk
3/7

The Inspectors
report may be
filed & the
Commissr
marginal notes
in pencil are
made in the
body of the report
VL
3/7/02

24.6 or Ref a Govt
Cir Order
14/6/02

Jr 2/7

1

No 617/5

Enc - 7 Statts.

Deputy Commissioners Office
Hassan District
Dated 14th June 1902.
22nd.

From,

D Devaraj Urs Esquire
Deputy Commissioner
Hassan District.

To

H. V. Nanjundaiya Esq. M.A.-N.
Secretary, to the Govt
Mysore. Gen. and Rev. Depts.
Bangalore.

Sir,

As directed in Government Proceedings number R 2558-66 dated 10th December 1901, I have the honour to submit my report in the inspection of the Agricultural Bank at Sakleshpur, together with the forms I to IV which accompanied the order filled up.

Copy furnished

I have the honour to be,
Sir,
Your most obedient servant
D Devaraj
Deputy Commissioner

BR

1. Date of present Inspection.

~~Whether you have studied the papers relating to the formation and working of Agricultural Banks in Mysore, the Articles of Association of this bank, and the provisions of the Mysore Companies Regulation.~~

1 The date of inspection is 7th March 1902.

Whether there is a duly registered suitable bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

2. Yes. There is a duly registered Suitable Bank office at no. 189 being upstair rooms of Shop buildings belonging to Messers Venkatachala Chetty and Sons. There has been no change in the office since last inspection.

4. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

3. The usual hours for the transaction of business are in the morning from 7 a.m. to 10 a.m. and in the afternoon between 2 to 5 P.m. When any particular business is required to be done notice is given for the convening of the meeting

5. Whether the bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

4. The bank's registers Etc. are kept in the bank Premises in a box Safely

Safely locked in the custody of the President and agent

Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village whether there was proper sanction for it.

5. Most of the villages to which the members belong are not within a radius of 5 miles to the Bank house. The villages are duly registered.

The majority of the directors and office bearers reside within a distance of 5 miles; in fact about half the members & Sakkespur itself.

The business has not been extended to any new village

7. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the bank has gained or lost in strength, energy and usefulness since formation or last inspection.

6. omitting my inspection of the bank, on the 16th June 1901, Mr Wetherall Sub Division officer, at my request inspected the bank about August 1900 when there were 15 members altogether. of these Kirihalli Dyavappa

(41)

Kirchalli Dyavappá gowda and Rudré-gowda died on the 30th May 1901, and 2 December 1901 respectively, and one member Mr. Stanhouse Rajanna resigned his membership on the 4th August 1901, and his resignation has been accepted by the Bank in their meeting dated 17th August 1901

There were no new members — Kirchalli Dyavappé-gowda having died leaving no male issue his younger brother Basavgowda, a minor of about 14 years offered himself for the membership to represent Dyavappé-gowda interest and till he attains majority, Dawee ramma the aunt of Basavé-gowda prayed to look after the business

(5)

business as the minor's guardian. The Board of directors on the 26th Feb. 1902 resolved to admit Davaraamma as the guardian of Basava-gouda, after obtaining the necessary certificate of guardianship.

In the practical working of the bank, there does not seem to have been any material gain or loss in strength or usefulness since last inspection.

8. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained: if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the bank. Any notable instances of new acquisition or improvement since formation of the bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the bank at date of inspection.

7. Yes — a complete list seems to have been maintained, except that the lands belonging to Doddevar brothers in Arsikere and Belur Taluk have not been included. The President has been requested to ascertain

The fact of this omission having been duly supplied should be reported at an early date.

ascertain the same
Early and supply the
Mission before the next
inspection.

The united credit
of the Bank does not
seem to have been im-
paired by reason of
fluctuation in the num
-ber of members.

Since the formation
of the Bank, there has
been no notable instances
of new acquisition.

A list of property
acquired is however submit
ed herewith for information

No kind of sale transfe
or relinquishment, seems to
have taken place, but
the lands have generally
deteriorated in condition
particularly those of the
Sodevar brothers.

Besides the Estates
of Sodevar brothers the
Estate of Mr Sundekore

The Cause of
this deterioration
should be reported
with sufficient
details

(7)

Sundikan Srikantaiya also contains a large neglected area. The soil is no doubt very rich but owing to lack of funds, the Estate work does not seem to be going on satisfactorily at all.

Heggaddi of Mr. Thamu Sahib is said to be an old one and not well looked after. He seems to pay particular attention to one Estate of the called 'Norway Estate' which as I inspected was fairly well kept. Hadige one of the two Estates of Mr. M. N. Subbaiya — (Venkatachella Chetty & sons) also said to be generally neglected as also the Kiragod Estate of Appaji-gowda, who I am given to understand seems to care more for his paddy fields and

(8)

and sugar cane cultivation than for his Coffee Estates

I think that the present condition of the Estates has affected to a considerable extent the Solvency of the Bank for it is obvious that where the Estate is neglected its yield is poor and the value accordingly goes down.

This question is of importance & must engage the attention of the planters concerned. They should be warned against further neglect & referred to para 73 of the articles of Association

The Bank does not seem to have obtained any guarantee in regard to alienations and relinquishments prejudicial to Bank's interest. The only provisions on the subject it seems to be Sections 72 and 73 of the articles of association.

With regard to the comparison of the net amount of the value of the property as per latest authenticated list with the amount of the liabilities, it may be stated

(9)

* Property valued by the Bank = Rs 924576.

— do — by M. Changiah Chetty = Rs 892273.

— do — by M. Ramaswami Iyengar = Rs 745700.

— do — by M. Wetherall = Rs 557388.

× Amount outstanding at the date of inspection. =

Rs 397214-12-0

Interest Rs 25443-14-0
up to 31st Dec. 901

Deposit Rs 176-1-3

Rs 422834-11-3

9. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the bank had in its dealings unauthorizedly exceeded the limit and if so how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived viz:—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in Cash and (2) in grain, deposits from outsiders, Debentures etc. Note whether the bank's credit is well established and sustained, or steadily growing: if otherwise to what extent such result is due to any action or omission of the bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

Stated here, that the lands hypothecated to the Bank have been valued on no less than 4 times as noted in the margin. * Rs 8 difficult to arrive at any acceptable Estimate of the value of the Coffee Estates, but taking the valuation of M. Ramaswami Iyengar as representing the average and deducting therefrom the liabilities at the date of my recent inspection as specified in the margin × and the net amount of the value of property is Rs 322865 and this gives a proportion of .76.

I don't know however how far this may be useful.

8. The limit fixed at formation is 4 lakhs. There has been no increase

increase or decrease since the formation
the Bank has applied
for a further loan of one
lakh of rupees but this
has not been sanctioned yet.

The Bank has in its
dealings with the members
seems to have exceeded the
limits allowed by article
42 of the articles of asso-
ciation in the case of —
oodiwar brothers and —
messers m.n. Subbiaya and
Sreekantaiya. (vide page 4
of the printed memo dated
9th July 1900 of Mr. Ramaswa-
miiyangar, Inspector of Agri
cultural Banks, and als
para 17 of Mr. Wetherall's
report dated 24th Dec. 1900

There is no
reason why
these members
should not be made
refund the
bonus
excess drawn
by them -

The Sources of the
Bank's funds at the date
of inspection are as below.

Entrance Fee — Rs 8-0-
Contributions — 0-0-
Loans from Govt. 397214-12-
Loans from others 0-0-
(Deposits in Cash only)
from members — 158-1-
Deposits from outsiders — 17-15-
Debentures the 0-0-
other items fines the 24-8-
Total Rs 397423-5-

(iii)

I am constrained to state that the Bank does not enjoy much credit. The results I think may be attributed chiefly to the following causes. (1) Lack of funds to work up the Estate. (2) Fall in prices. (3) Failure of seasonable rains

I don't think too there is Co-operation to a desirable extent among all the members, both the importance of this has been taught to a large a body of members as were present at the time.

10. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of sections 74 & 75 of the articles of association; and state reasons for such opinion briefly and concisely.

9. No terms for repayment of the Government loan have been definitely fixed. The Bank pray that they may be allowed to commence making repayment two years hence in ten annual instalments.

I don't think it would be advisable at all to withdraw the loan

This will be subject of separate report

5.

9. As regards loans and deposits from others note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way in excess of the bank's requirements or of what local conditions of credit, prudential considerations and the progress and well being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually completely and satisfactorily.

12. As regards the Bank's transactions—Compare the Cash Book with ledgers. Receipts, chalans. Cheques, Treasury Pass Book, Contingent and establishment registers, documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the bank's chest. Are instances frequent of the transgression of the limit fixed in the articles of association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President for surreptitious use by himself or other members of the Board.

— — under sections 46 & 47 of the articles of association my reasons are stated in my report separately submitted.

10. No loans from others have been taken by the Bank and the amount of deposit is also practically very little. The interest allowed on deposit is 4 per cent and it would appear that there is an understanding to return the deposit amount as soon as it is demanded.

11. The cash book has been compared with the ledgers etc. as far as possible. It seems to be properly posted and the entries made are clear enough The corrections Whenever found have been duly initialled by the President and agent.

The disbursements seem to be duly authorized

This will be subsequently dealt with.

11. As regards loans and deposits from others note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way in excess of the bank's requirements or of what local conditions of credit, prudential considerations and the progress and well being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually completely and satisfactorily.

12. As regards the Bank's transactions—Compare the Cash Book with ledgers. Receipts, chalans. Cheques, Treasury Pass Book, Contingent and establishment registers, documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the bank's chest. Are instances frequent of the transgression of the limit fixed in the articles of association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President for surreptitious use by himself or other members of the Board.

loan under sections 74 & 75 of the articles of association My reasons are stated in my report separately submitted

10. No loans from others have been taken by the Bank and the amount of deposit is also practically very little The interest allowed on deposit is 4 per cent and it would appear that there is an understanding to return the deposit amount as soon as it is demanded

11. The cash book has been compared with the ledgers Etc. as far as possible. It seems to be properly posted and the entries made are clear enough The corrections Whenever found have been duly initialled by the President and agent.

The disbursements Seem to be duly authorized

Note the general results of the bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the bank is correct in all particulars.

RECEIPTS.		EXPENDITURE.	
	RS. A. P.		RS. A. P.
From Treasury ...		To Treasury Current acct. principal repaid ...	
Depositors ...		Depositors ...	
Entrance fee ...		„ Members, loan.	
Interest and penalty ...		„ Govt. on acct. of interest ...	
Loans repaid ...		Depositors „ ...	
Other items. ...		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies..	
		„ Other charges.	
Total.		Total	

authorized ones and supported by vouchers as far as was practicable to check.

The charges under Establishment and contingencies appear to be proper ones. The members render gratuitous service only.

The date of the last Entry in the cash book was to 20th February 1902 and the cash balance on that date according to the cash book and as forthcoming in the Bank's Chest was Rs 11-15-8. The limit of the cash balance has not been transgressed. In fact the balance kept on hand is very much below the amount authorized Large sums have not been retained without being utilized.

There has been no such complaint

The subjoined table

table furnishes the (1-1) general results of the Bank's cash transactions up to date of inspection as required:—

Receipts		Expenditure.	
(1) From Treasury	Rs 444617--11.0	To Treasury current account Principal repaid Rs	64675-5-1
(2) From Depositors	96.47-5-4	(2) To depositors principal repaid	7471-4-1
(3) Entrance fee	8-0-0		
(4) " Interest & penalty	72648-1-2	(3) To members on loan.	435670-0-0
(5) Loans repaid	38455-4-0	(4) To Govt. on account of interest	52784-7-1
(6) other Items	567-3-6		
	Rs 565436-14-11	(5) To depositors on account of interest.	157-5-4
		(6) - Printing charges	32-9-0
		(7) - Establishment charges	1255-8-0
		(8) - Contingencies	525-1-3
		(9) Savings Bank	650-3-6
		(10) - Cash on hand	11-15-3
			Rs 565436-14-11

13- As regards loans to members, note if, in addition to the restrictions and limitations prescribed in section 42 of the articles of association, the General assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favour particular individuals, and had such instaces produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the Darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

12. No such limitation seems to have been imposed by the General Assembly. There seems however to be an understanding among the members that loans to each should not exceed 2/3rds of the value of his property

Note the sums obtained and used for the several purposes indicated in the appended form.

115

Amount obtained.			Amount spent.		
	Rs.	A. P.		Rs.	A.
1 to discharge encumbrances.			1 For discharging encumbrances ...		
2 to " other debts.			2 to discharge other debts ...		
3 for agricultural purposes.			3 For Agricultural purposes...		
(a)			(a)		
(b)			(b)		
(c)			(c)		
(d)			(d)		
			4 For other purposes.		
			(a)		
			(b)		
			(c)		
			(d)		

Instances of transgressi
are the loans granted to
Udiyan brothers where the
Directors seem to have
thought that the applicants
though representing one
account were two differa
members or individuals.
This is of course wrong. Beyo
the limit allowed, pay-
ments have been made t
Messers m. r. Subbaiya an
Sreekantaya There seems
to be no remedy for the
except a modification of
Section 42 of the Articles
of association

No loans have been
paid other than to membor
no instances of favourin
particular individuals ha
been brought to notice
the circumstances that
feelings of distrust and
discontentment have been
engendered among the
members by reason of
the payment of loan

yes; the objects

objects are stated in the Darkhasto clearly enough.

I am unable to say satisfactorily whether the loans obtained have been properly applied (I mean for the up-keep of the Estates after discharging the encumbrances and the application watched by the Board of Directors.

I cannot however say that the sum obtained has been used by any members for purposes of trading Etc

The sums obtained and alleged for the several purposes are given in the subjoined statement. The information has been furnished by Mr. M. R. Subbaiya the present President of the Bank.

Proper enquiry may be made & the facts ascertained if worked

(111)

Amount obtained

1 To discharge encumbrances Rs 130671-6-1

2 —— do —— other debts 161178-9-11

3. For the following agricultural purposes

(a) (b) (c) } details not furnished 143820-0-

Total Rs 435670-0-0

Amount spent

1 Paid for discharging encumbrances Rs 130671-6-1

2. To discharge other debts 161178-9-11

3. For the following agricultural purposes

(1) Manure Rs 6583-9-10
(2) Seeds 450-0-0
(3) Cattle 2411-11-6
(4) Improvement 2678-13-3
(5) Wells & tanks. 996-4-0
(6) Govtt taxes. 14443-8-2
(7) Implements. 3820-3-10
(8) Repairs to Buildings. 3749-9-
(9) For upkeep of Estates 107335-8-5

Rs 143820-0-0

Total Rs 435670-0-

14. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference if any with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts &c. obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

13. The mortgage deeds appear to have been instructed by Mr. Chengia Chetty drawn up in the name of the President & agent. They have not properly registered ents The bonds as to

with

and receipts due from
M/s Abdul Ghani Sahib (M/s Ghani
Sahib) in respect of Rs 1200/
from M/s Kalapa in respect
of Rs 660/- and from —
M/s Bodawar Dyava-gowda
in respect of Rs 650/- referred
to in clause VII Section XII
page 5 of the Inspector's report
have not been yet obtained
by the Bank. The present
President M/s M. R. Subbaya
promises to take steps in
the matter.

May Should be obtained Early & reported

The following represent
the proportion which the
loans of the 1st class bear
to the amount of property
mortgaged in respect of
Each:—

1 Messrs Bodawar brothers Rs 67624/193900
= ·34.

2. M/s Appaji-gowda Rs 15200/30000
= ·56

3. Hanli Babi alias Lala Sahi Rs 33465/43500
·76

(1')

(4) M. Rosman Sab $\frac{46258}{80700} = .57$.

(5) – Ghaus Sab $\frac{32564}{76550} = .42$.

(6) – M. R. Subbarayan $\frac{57800}{102900} = .56$

(7) – Manjaiyan $\frac{4798}{11450} = .41$

(8) – Dyavi gowda & Radri gowda of Kirihalli $\left.\begin{matrix}\\\\\end{matrix}\right\} \frac{17540}{51400} = .34$

(9) – M. Shambhaly Rangamma nil

(10) – Sreekantaiyan of Bundekere $\frac{59940}{95100} = .61$

(11) – Kalappa $\frac{8162}{38600} = .21$

(N. B.) The values of properties above mentioned are those of M. Ramaswami Iyengar

The personal security in the case of 2nd and 3rd class loans is. that of the members themselves

In the case of debts all the documents and receipts are not have been produced

(17)

with no exceptions

The following are the particulars required in the appended form.

Amount of loan 1st class	Amount of loan 2nd class	Amt. of loan 3rd class	Amt. of loan 4th class	Value of property under mortgage to the Bank.
343355-8-0	41443	5479	6737-4-0	This Varies. The Bank values it at Rs 7,24576. M/s Chengiah Chetty - Rs 8,92273. M/s Ramaswami Iyengar:— Rs 7,45700. M/s Nathmal:— Rs 5,59388.

15. As regards punctuality, completeness or otherwise in the payment of dues by members—note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears if any how explained and when expected to be paid.

must be noted on

14. There has been no punctuality in the payment of the dues

The defaulters among the office bearers are 5, and amongst others 3. In fact all are defaulters with the exception of one M/s Shanbhog Rangama who took only a small loan

(21)

loan and has paid ch
back. He has since resigne
the membership as stated
in para above

No repayment has
been commenced. The
amount outstanding at
the date of inspection is
Rs 39,7214-12-0. The amount
of 2nd 3rd and 4th class loans
is Rs 53,859-4-0.

The chief causes for
the unduly large arrears
are the deficiency in
unseasonable rains a
fall in the price of Cot
The members pray in
proceedings dated 14th
1901, for the postponement
of the payment of arrears
of interest for a year more
The subjoined statement
furnishes the amount
of arrears of interest
due by each member up
to 31st December 1901, which
have not been yet recover

(24)

Name of member.	Interest due upto 30th June 1901	Interest due upto 31st Dec. 1901	Total	
1 Messrs Vaduvan Brothers (Oyave Gowda and Basave Gowda)	2027-4-8	2027-4-8	4054-9-4	X
2 Appaje-Gowda	533-5-2	561-14-6	1115-3-8	X
3 Bhadra Sah alias Lala Sah	1075-7-9	1086-8-6	2162-0-3	
4 Molal Osman Sah.	1484-10-6	1484-10-6	2969-5-0	X
5 Ghansa Sah	1088-7-8	1101-5-11	2189-13-7	X
6 M. M. Subbaiya Son of M. Venkatachela Chetty	1822-10-2	1835-2-3	3657-12-5	X
7 Manjaiya of Kolalahalli	202-15-1	212-8-5	416-7-6	
8 Oyave Gowda Chadre Gowda of Kirikalli	727-7-6	626-10-3	1354-1-9	X
9 Shanbhog Rangappa	—	—	—	
10 Sreekantaiya of Gundekere	4921-12-8	1896-11-4	6818-8-	X
11 Kalappa of Malali	344-6-1	361-9-7	706-0-6	
Total	14249-8-1	11194-5-11	25443-14-0	

Thus is not Satisfactory some of the leading members are the defaulters.

The Statement below gives the amount of interest due by the Bank to Government a

(27)

Up to 31st December 1901.

	Amount of interest	Amt. paid	Balance	Remarks
Up to 30th June 1901.	7551-11-4	—	7551-11-4	—
Up to 31st Dec. 1901.	7591-13-11	—	7591-13-11	—
	15,143-9-3	—	15,143-9-3	

This is not satisfactory Total

16) As regards surplus—Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

NOTE.—In calculating the surplus, the arrears of interest due to Government and depositors and other charges such as establishment charges etc., if any remaining to be paid should also be taken to account.

Why should not the arrears due to Govt have been taken out of this

15. Up to date of inspection the amount of reserve is Rs 16,733-1-1 including the sum of — Rs 650-3-6 deposited in the Savings Bank and Rs 11-15-8 the cash balance on hand it is Rs 17,395-4-3.

The above is the amount actually realized but there is also a sum of Rs 10,300-4-9 remaining unrecovered.

It is stated that the Bank has no other assets.

16 As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the articles of association or other provisions of law.

16 | 34

16. Yes, the rules the are understood and given effect to by the members. Yes; the meetings have been regularly held every half year and oftener two

Since last inspection by Mr. Wetherall, the number of extraordinary meetings held is 13; no. of general meetings 7 and the Board of Directors appear to have met no less than 8 times

Notices are duly given and the members also appear to take interest in the affairs, but the whole theme for some time past has been the cry for pecuniary help.

I dont see the existence of any party-feeling among the

the members.

yes; the special resolutions have been duly confirmed and registered; none such apparent.

18. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

17. The Board of Directors meet on the average once in every two months. Their resolutions are duly recorded in a book.

Messers Sreekantaiya M. R. Subbaiya, Malleet Kalappa and a few others appear to take special interest on behalf of the institution.

19. As regards supervision, whether any and what arrangements the general assembly had made for control and audit, are they effective and satisfactory.

18. The following gentlemen are the auditors appointed by the general assembly.

Messers (1) Appaje-gowda

— (2) Manjaiya of Vola challi.

— (3) Hanli Bidma Sahi alias Lala Sahi

So for as the Cheekin

20. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I. Register of members
II. " of applications for loan
III. Cash book
IV. Ledger
V. Minute book
VI. Register of balance sheets
VII. Property Register
III. Register of monthly cash abstract
IX. Register of bonds
X. Receipts by Bank to members
XI. Depositors' Ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
XVIII. Register of applications of loans
XIX. " of Contingent expenses
XX. " of disbursement of pay to Establishment
XXI. " of From letters
XXII. " of To letters
XXIII. Visitors' book
XXIV.—File of rules and orders

21. General remarks regarding the state of the Bank.

How could help be given to such a bank as this—? The value of property is fast deteriorating. The leading members have taken more money than they are entitled to. They are the defaulters. The part interest is not paid

Checking of the accounts. Books, the work looks satisfactory enough.

17. All these, except the two following are made. Kept. The register of contingent expenses is not separately maintained. The entries are made in the Cash book and ledger. With regard to the Register of appropriation of loans the jama kharch accounts given by the members are filled up and pictured.

20. The Bank is not in a flourishing condition. It seems to be sorely in need of help.

I have submitted a separate report on the matter.

Deputy Commissioner
Hassan Distt.

2

7.C

No R 72
R.7100-96

Sl. No. 10 dt 3/7/02

(21)

+ Sakleshpur, for the year 1900-01, used with the Hassan district Dr Govt Nos

(2·1)

190

From

THE SECY. TO THE GOVT. OF MYSORE,
GEN. & REV. DEPTS.

To The Inspector Genl of Agl: Banks
in Bangalore

Dated 16/7/02

Despatched 16.

Received

(2·2·)

Sl. No 12 General No 1306

A.2 No. 100-96

Enclosure No.

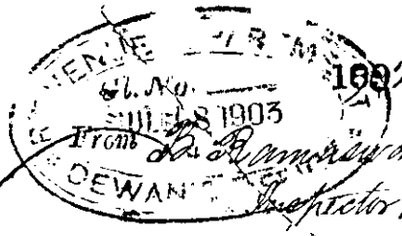
Herewith I forward for general information a report of the inspection of Agl: Banks at Sakleshpur made by the Manager of Nanjangud with the Diary sent with his No 72 D/8.7.02 and I shall be glad to receive any suggestions with his ~~opinion~~ ~~thereon~~ as to how the statistical statements may be retained

By order
11/7/02

MGCPB—1,500—20-8-02

After perusal the
D & K

CR 235



From L. Ramaraya Iyengar
Inspector of Agricultural Banks

To L. Anantha Rama Rau Esqr B.A.
The Secretary to Govt of Mysore.
General & Revenue Depts

Dated 17th July 1902
Despatched to
Received
General No. 19
No.
Enclosure No. /

Sr. No 13.

In reply to this docket No. R 306 of 16-7-1902
R.B. 100-98

SUBJECT.

Returning the Inspection Report on the Salespur Agricultural Bank called for with the solicitation that early consideration may be given to the Deputy Commissioners remarks.

References (to be entered only in the Dewan's Office.)

R 18/7/02
Put up

"by the Bank, I have placed before the
"Government the Bank's prayer to permit
"them to do so after 5 more years including
"the current, and thence to commence
"paying in 10 years as the present condition
"of the Bank cannot say how far they
"can carry out this resolution I permit to
"me that the last course to adopt would
"be, the Bank taking over the management
"of the estates under the control of Govern-
"ment the appointment of an Inspector
"to closely supervise the working of the Estates
"appeared to me therefore to be necessary
"for this purpose"

(31)

3. The Undersigned has nothing to add to the remarks and suggestions of the Deputy Commissioner. He will only venture to submit that Government may be pleased to give very early consideration to them as the members of the Bank have been urging, since the last five years nearly, that for want of funds prayed for their estates could not be worked properly and have in consequence been deteriorating. Even if the present value of the Estates be only 5½ lacs of Rupees as estimated by Mr. Netherclift and they immediately get from the Bank 4,4 lacs of Rupees on account of principal and interest, the question of granting further help may, the Undersigned thinks be taken into

consideration

consideration, if with such help there is the increase of the yield and value of the Estates being increased and of the members being enabled to pay interest regularly will save something, now and then towards the principal, and without if there be but one result ensuing—further and further deterioration, inoperative sale of Estates, utter ruin of Societies loosening local hostility, and great outcry against absentee-ism and impotence of Government

Ramaswami Ayyar

Inspector of Agricultural Banks.

R 5163

Letter No 617 of 11th June 1902 from the Registrar Auckland Land Board, reporting on the inspection by the Agricultural Bank at Auckland.

(26)

R 1239 - 40 W 20/9/02
R. 7100-96.

Sl. No 16

Order Necessary.

Records with the forthcoming acknowledgt.

Ack. the report & that the Board is glad to hear that the Bank is well satisfied with the arrangements for the future.

Ref. to report.

Remy. & complete list of sections to be laid aside contained in schedule attached hereto belonging to Messrs Hickson Burton Dick Anderson & Nelson Valuers Auckland. Sections excluded, & the reasons therefor also the number of sections to be laid aside & the purposes for which they are to be reserved —

Also forwarded with the report & sections & suggested that the Board be informed at once & date

(34) Observations by Govt

The cause of this deterioration should be reported with sufficient details.

Ref to Report

The land revenue generally deteriorated in condition particularly those of the Godavari districts.

This question is of importance and should engage the attention of the planters concerned. They should be warned against frauds neglect and reference to para 73 of the articles of Association.

The present condition of the Estates has affected to a considerable extent the balance of the Bank for it is obvious that where the Estate is neglected its yield is poor & the value accordingly depreciated.

There is hope even when the members should not be made to refund to the Bank the excess borrowings.

Para 8. The Bank has in its dealings with the members kept to loans exceeded the limits allowed by article 42 of the articles of association in the case of Godavari districts these limits should be abolished.

Proper Enquiry may be made & the facts ascertained reported.

12. I am unable to be satisfactorily whether the loans obtained have been properly applied (in case for this purpose of the Estates after deducting the Encumbrances) and the application must be left to the Board of Directors.

Ref to Report

Observations by Govt

(35)

Para 13. The Loans & receipts due from the Head & Branch Clubs respectively Rs 12 000/- from the Kalappa Club Rs 6800/- & from the 6 Head Bazaar Guards respectively Rs 650/- have not been yet collected by the Bank.

Govt will take steps to collect the amounts due from the Clubs & Guards respectively

Para 14. There has been no progress in the repayment of the dues.

Govt will take immediate steps.

The Auditors Statement discloses the amount of arrears & interest due by members up to 31-12-47, which have not been yet realised.

This is not satisfactory. Govt will take steps to realise the arrears due from defaulters.

The Statement also shows the amount & interest due by the Bank to Govt up to 31-12-47 Rs 15,143-9-3.

This is not satisfactory. The amount due to Govt must be recovered & credited within a time to be fixed by the Department & the fact of the recovery reported to Govt.

Para 15. Rs 16,000 of the Reserve Fund amounting to Rs 16783-1-1 & including the sum of Rs 650-3-6 deposited in the Savings Bank & Rs 11-15-8 the Cash balance in hand is Rs 17,395-4-3.

Govt will take steps to realise the arrears due to Govt from the Clubs & Guards & to credit the amounts realised to Govt.

20. The Bank is not in a flourishing Condition

Govt will take steps to give

Observations by Sec
Ref & Report

H. Lee Clarke Esq Sec Ch Ry Co. I. Lee Clarke Esq Sec Ch Ry Co

The Value of property in
Port-de-Lei is rising.
The Line during recent years
has not taken more money
than they ought to.
They are the defendants.
The Govt investment is not
paid.

H
23/7/02 Sec S

W.W.S
19.IX.02

To The Chairman & Directors
Taff Vale Ry Co
Cardiff

1902-03

GOVERNMENT OF MYSORE

REVENUE

PROCEEDINGS

Dated 20th September 1902

No. R. 1239-40
R. F. 100-96

Recording, with certain observations, the report from the Deputy Commissioner, Hassan District, on the inspection of the Agricultural Bank at Saklespur.

SBP—250—3-10-02

READ—

Letter No. 617, dated 14th June 1902, from the Deputy Commissioner, Hassan District, submitting his report on the inspection of the Agricultural Bank at Saklespur.

No. R. 1239-40—R. F. 100-96, DATED BANGALORE, 20TH SEPTEMBER 1902.

ORDER THEREON.—Recorded with the following observations :—

It is reported that the present state of this Bank is not satisfactory.

Reference to Report.	*Observations by Government.*
Para 7. A complete list seems to have been maintained, except that the lands belonging to Oodevar brothers in Arsikere and Belur Taluks have not been included. The President has been requested to ascertain the same early and supply the omission before the next inspection.	The fact of this omission having been duly supplied should be reported at an early date.
The lands have generally deteriorated in condition, particularly those of the Oodevar brothers.	The cause of this deterioration should be reported with sufficient details.
The present condition of the estate has affected to a considerable extent the solvency of the Bank, for it is obvious that, where the estate is neglected, its yield is poor and the value accordingly goes down.	This question is of importance and must engage the attention of the Planters concerned. They should be warned against further neglect and referred to para 73 of the Articles of Association.
Para 8. The Bank in its dealings with the members, seems to have exceeded the limits allowed by Article 42 of the Articles of Association in the case of Oodevar brothers and Messrs. M. N. Subbaiya and Sreekantiah.	There is no reason why these members should not be made to refund to the Bank the excess drawn by them.
12. I am unable to say satisfactorily whether the loans obtained have been properly applied (I mean for the up-keep of the estates after discharging the encumbrances) and the application watched by the Board of Directors.	Proper enquiry may be made and the facts ascertained, reported.
Para 13. The bonds and receipts due from Mr. Abdul Ghani Sahib in respect of Rs. 1,200, from Mr. Kalappa in respect of Rs. 660, and from Mr. Oodwar Dyave Gowda in respect of Rs. 650, have not been yet obtained by the Bank.	They should be obtained early and reported
Para 14. There has been no punctuality in the payment of the dues.	Must be insisted on.
The subjoined statement furnishes the amount of arrears of interest due by each member up to 31st December 1901, which have not been yet recovered.	This is not satisfactory. Some of the leading members are the defaulters.

Revenue, dated 20th September 1902.

The statement below gives the amount of interest due by the Bank to Government up to 31st December 1901, Rs. 15,143-9-3.

This is not satisfactory. The amount due to Government must be recovered and credited within a time to be fixed by the Deputy Commissioner, and the fact of the recovery reported to Government.

Para 15. Up to date of inspection the amount of reserve is Rs. 16,733-1-1 or including the sum of Rs. 650-3-6 deposited in the Savings Bank, and Rs. 11-5-8, the cash balance on hand, is Rs. 17,395-4-3.

Why should not the arrears due to Government be paid out of this?

20. The Bank is not in a flourishing condition. It seems to be sorely in need of help.

How could help be given to such a Bank as this? The value of property is fast deteriorating. The leading members have taken more money than they ought to. They are the defaulters. The Government interest is not paid.

H. V. NANJUNDAYYA,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioner, Hassan District.
The Inspector of Agricultural Banks in Mysore.

Exd.—C.V.